

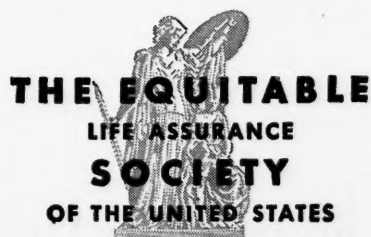
The NATIONAL UNDERWRITER

Life Insurance Edition

Tom W. prescribes *SON GLASSES*



One of a series of advertisements illustrating how a representative of The Equitable Life Assurance Society serves his community by selling life insurance.



THOMAS I. PARKINSON, President
393 Seventh Avenue, New York 1, N. Y.

Tom W. is not an oculist, optometrist or optician—but he's done a lot to promote foresight in his community.

The *son glasses* he fits are the kind that make a father realize that his boy's education is too important to be left to "happenstance".

In short, Tom's job is to remove those well known rose-colored spectacles from the eyes of heads of families, home owners and business men—give them a clear and realistic pre-view of the future—and get them to act on what they see.

Incidentally, Tom W. doesn't need magnifying glasses when he surveys his 27 year record as a promoter of human happiness and security. There's not a man in town who has done more for the good of his fellow citizens—and through them, for the community as a whole—than Tom W....who is proud to call himself a representative of The Equitable Life Assurance Society.

★ ★ ★

LISTEN TO "THIS IS YOUR FBI"... official crime-prevention broadcasts from the files of the Federal Bureau of Investigation...another public-service contribution sponsored in his community by The Equitable Society Representative.

EVERY FRIDAY NIGHT • ABC NETWORK

FRIDAY, AUGUST 17, 1951

NUMBER FOUR in a series of advertisements outlining advantages enjoyed by field underwriters of the Equitable Life of Iowa

Compensated For SUCCESS

Field underwriters of the Equitable Life of Iowa are compensated on a commission arrangement based on the assumption of a lifetime career. A liberal and comprehensive contract featuring lifetime renewals for quality business, and other special remuneration, is the foundation of the compensation plan. This modern contract is supplemented with sickness and hospital benefit plans, and completed with Equifund, the modern retirement income plan for the Company's field associates which makes the term, Lifetime Association, a reality.



EQUITABLE
Life Insurance Company
OF IOWA

FOUNDED IN 1867 IN DES MOINES



*We are proud to be
numbered among those
who are continuing
to provide future
financial security
in the best traditions
of the American way of life.*

**ATLANTIC LIFE
INSURANCE COMPANY**

RICHMOND, VIRGINIA

Established in 1900

ROBERT V. HATCHER
President

"HONESTLY, IT'S THE BEST POLICY"

Over \$7,000,000.00 Congratulations!—

and thanks—to the men and women of our field organization who established a new record production during our nineteen fifty-one Anniversary Campaign.



Bankers Life
INSURANCE COMPANY
OF NEBRASKA

\$10 Monthly Disability Income

Another "Philadelphia Story"

Philadelphia Life now issues \$10 Monthly Disability Income on all plans (ordinary life or higher). New, effective sales tools like this are "old" Philadelphia stories to Philadelphia Lifemen... it's the kind of home office help that every man expects and gets. Liberal contracts... cooperative underwriting... competitive rates... planned programs that get dotted line action, all mean vastly increased earnings for Philadelphia Lifemen. We're growing... because we work together.

PHILADELPHIA LIFE
INSURANCE COMPANY
PHILADELPHIA 7, PA. William Elliott, President

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Misgivings About Sec. 213 Revision Called Groundless

Opposition Expressed
to Pessimistic Views
Quoted in Aug. 13 Issue

The article that follows is a summary of views expressing opposition to a number of the statements quoted in an article in the Aug. 3 issue of THE NATIONAL UNDERWRITER dealing with legislative hurdles facing efforts to revise section 213, the expense limitation provision of the New York insurance law. The views quoted in this week's article take issue with seven statements in the original article. These views do not purport to tell the entire story for their side of the issue. As was also stated in an introduction to the original article, they do not necessarily represent the views of THE NATIONAL UNDERWRITER.

1. The proposed revision of section 213 falls within the category of the Southeastern Underwriters Assn. decision which estopped the fire companies from stabilizing commissions and fixing prices.

Anyone who would say the new bill stabilizes commissions or fixes prices must, in essence, argue that the present law also does just that. However, the variations in both premiums and net costs and the fact that of 120 companies there are 100 different ways of remunerating agents should dispel any doubt in the present connection.

Even Less Standardization

Rather, the new law as proposed would have a tendency to even less standardization of commissions than the present section 213. Section 213 by inference encourages the use of 50% first year and nine 5% renewals. Under the proposed bill the temptation to copy the contractual commission limit is practically eliminated and it is improbable that any company is going to pay a level 10% commission over the first 15 years, which is the suggested limit.

2. The companies and their agents have got together to take a larger slice of what the customer pays.

This assertion displays a lack of awareness of the facts. Anyone who has kept abreast of agents' demands in recent years must readily admit that the companies and their agents have not got together. Agents, because of increased business expenses and in many cases lower average commissions, have been asking, and rightly so, for increased compensation. These requests have been consistently above the suggested limits promulgated by the companies' draft of the bill.

3. Governor Dewey will carefully review any proposed legislation, the inference being that he might veto it.

Again the views quoted show a lack of familiarity with the work being done on the proposed bill. It is fair to say that probably no life insurance legislation in New York has had the intensive and prolonged scrutiny that this change is receiving from Superintendent Bohlinger and his staff. Not only have the companies made exhaustive studies ever since Dec. 4, 1948, and not only have the agents been vocal in expressing their views, but in addition Superintendent Bohlinger has insisted that he will not sponsor any law until he has thoroughly

(CONTINUED ON PAGE 15)

380 Complete Academic Requirements for C.L.U.

There were 380 persons completing the series of five C.L.U. examinations this year as compared to 449 last year. The examinations were taken this year by 2,310 as compared to 2,794 persons last year. The passing ratio for all examinations written was 67.8%, the highest percentage since 1945.

There was evidence that the plan of taking only one examination per year is becoming more popular, because only 18 persons took the entire series of five examinations this year. There were 489 candidates who would have completed the series if they had passed all examinations taken.

Those completing the five examinations this year join 4,039 persons who have completed the series in previous years. There are about 6,000 more who have credit for one or more examinations.

Credentials of the successful candidates will be reviewed to determine if the experience requirements have been met. Announcement will be made shortly of those who are to receive diplomas at the conferment exercises of American College of Life Underwriters at a joint dinner meeting with American Society on Sept. 19 during the annual meeting of National Assn. of Life Underwriters at Los Angeles.

The names, locations and affiliations of the 380 candidates who successfully passed the five examinations follow:

Alabama—Mobile: Edmunds, T. Fred, Equitable Society; Selma: Lee, William Byrd, III, Equitable Society.

Arizona—Mesa: Brinton, Dilworth C., New York Life; Phoenix: Upton, Howard G., Northwestern Mutual.

Arkansas—Little Rock: Forgy, G. H., Jr., John Hancock.

California—Alameda: Woolf, William H., Pacific Mutual; Fresno: Renning, Arthur F., Prudential; Simons, Justin F., Cal.-Western States; Long Beach: Lantz, James W., Penn Mutual; Los Angeles: Aufhammer, Robert D., Penn Mutual; Davies, William W., Massachusetts Mutual; Hastings, Alfred Brown, Jr., Massachusetts Mutual; Hild, Lloyd G., Massachusetts Mutual; Hook, Albert M., Prudential; Jadden, William Burr, New England Mutual; Kilgore, Thomas H., Prudential; Krull, Joseph H., Prudential; Mayberry, David B., New York Life; Nestor, Bernard G., New York Life; Rueson, John M., Massachusetts Mutual; Wammack, Harry Melvin, Jr., Northwestern Mutual; Oakland: Felch, Loring O., Northwestern Mutual; Mattox, James Earl, Equitable Life of Iowa; Smith, Maurice B., Northwestern Mutual; Uren, James W., New England Mutual; Pasadena: Marquis, Stewart D., Provident Mutual; Summerhays, R. S., New York Life; San Bernardino: McEwen, William A., New York Life; San Diego: Berlau, Preston D., Metropolitan Life; Edmonson, James R., Connecticut Mutual; Hendrickson, William H., Equitable Life; Kupiec, Adam J., Cal.-Western States Life; Lyons, Glen C., John Hancock; San Francisco: Carrothers, John W., Massachusetts Mutual; Hughes, James S., Equitable Society; Miles, William E., Prudential; Wiltschko, Joseph J., Home Life; Woodman, Winston P., Home Life; Vallejo: Bauer, Frank H., Equitable Society.

Connecticut—Bridgeport: Carr, William H., Equitable Society; Darien: Frotter, Andre A., Equitable Society; Hartford: Coffin, S. Rush, Aetna Life; Hege, Edwin C., Phoenix Mutual; Ray, Waino T., Travelers; Manchester: Carpenter, Richard S., Phoenix Mutual; Sheldon, Frank P., Phoenix Mutual; New Canaan: Ballou, Donald C., National Life of Vt.; Brand, Robert C., National Life of Vt.; New Haven: Tuttle, Thomas N., Northwestern Mutual.

Delaware—Wilmington: McGuire, John R., Prudential; Pedrick, George A., Jr., Prudential; Taylor, Roland P., Prudential.

District of Columbia—Washington—Hicks, Edgar, Equitable Society; Kime, Ingelow J., Equitable Society; Tooker, William R., Berkshire Life.

Florida—Coral Gables: Haynes, Lynn S., Peninsular Life; Gainesville: Sistrunk, L. Wilson, Equitable Society; Yates, Chester R., New York Life; Jacksonville: Athey, John M., Massachusetts Mutual; Fisher, Donald C., Penn Mutual; Kelso, Donald R., State Farm Life; Roberts, Gordon A., Equitable Society; Miami: Schuh, Niles F., Mutual Benefit Life; Thomas, Ralph H., Equitable Society.

Georgia—Atlanta: Poole, James P., Guardian Life; Thurman, John H., Penn Mutual; Columbus: Hollis, Clarence O., Pilgrim Health & Life.

Illinois—Alton: Lyon, Omar R., Prudential; Bloomington: Kiper, Robert E., Northwestern Mutual; Todd, Paul U., State Farm Life; Chicago: Bagge, W. R., John Hancock; Deutch, Rose A. (Miss), Mutual Life of New York; Lotz, Robert F., Penn Mutual; MacCallum, Robert M., Prudential; Marks, Bernard M., Home Life of New York; Quitman, Samuel, Mutual Benefit Life; Reinhardt, Henry H., Penn Mutual; Ritchie, James T., Jr., Prudential; Schubert, Joseph O., New York Life; Wiebke, Walter G., Metropolitan Life; Decatur: Fagin, Harry D., Mutual Trust; Monmouth: Weaver, Paul R., John Hancock; Monticello: Barnes, C. W., Country Life; Normal: Logan, Russell M., John Hancock; Peoria: Leu, Robert W., Massachusetts Mutual; Leary, Nelson A., State Farm Life; Moser, George E., Travelers; Urbana: Hedges, R. A., University of Illinois.

Indiana—Anderson: Donnelly, James, Life of Virginia; Fort Wayne: Gregory, Samuel B., Penn Mutual; Kerr, William T., Lincoln National Life; Indianapolis: Bradshaw, John O., College Life; Englehart, Richard H., Equitable Society; Field, Byron F., Jr., Equitable Society; O'Neal, James T., Great-West Life; Kokomo: Boyd, Robert L., Equitable Life of Iowa; South Bend: Gould, Clifford F., Prudential; West Lafayette: Kimball, Fred G., Jr., Purdue.

Iowa—Cedar Rapids: Heldel, John B., National Life of Vt.; Thiel, Robert J., Aetna Life; Walters, John B., National Life of Vt.; Davenport: Dahlberg, Howard Ernest, Mutual Benefit Life; Knowles, Paul W., National Life of Vt.; Dubuque: Graham, Joseph G., Franklin Life; Ryan, Harry J., Equitable Life of Iowa; Ottumwa: Markley, Frank H., Northwestern National Life; Waterloo: Surber, Orville J., Guarantee Mutual Life.

Kansas—Kansas City: McDaniel, Harold W., Metropolitan Life; Topeka: Langsdorf, Herbert, Jr., New England Mutual; Wichita: Gardner, Robert H., Massachusetts Mutual.

Louisiana—New Orleans: Eagen, Charles J., Jr., Fred Leitz, Life of La.

Maine—Portland: Burwell, Charles E. L., Aetna Life; Platt, Charles G., Northwestern Mutual; Stimpson, John H., University of Pennsylvania.

Maryland—Baltimore: Erbe, T. H., T. H. Erbe Co. Hecht, Alan D., Travelers; Ryan, Donald H., Metropolitan Life.

Massachusetts—Attleboro: Gobin, Bertha M. (Miss), Mutual Trust; Boston: Begole, Fred H., Jr., Equitable Society; Boothby, Bradford S., Equitable Society; Deveroux, Edward R., Equitable Society; Downing, Walter L., New England Mutual; Hamilton, James H., John Hancock; Khouli, John G., New England Mutual; Langley, Ruth S. (Miss), Connecticut General; Norton, Mary A. (Miss), New England Mutual; Parker, John McC., II, John Hancock; Quinn, Charles L., Connecticut General; Robertson, William R., Massachusetts Mutual; Sapers, William R., Sun Life of Canada; Summers, M. Greely, Jr., New England Mutual; Wagner, Richard F., Connecticut General; Chatham: Howard, W. Edward, Prudential; Dorchester: Parmalee, Walter W., John Hancock; East Douglas: Carriek, William R., Jr., University of Pennsylvania; Lowell: Lamson, Wetherbee, Travelers; Pittsfield: Talbot, John W., Berkshire Life; Springfield: Morris, Robert H., Union Central Life; Waltham: Bramley, Donald, John Hancock; Worcester: Green, Robert F., University of Pennsylvania; Norton, Joseph W., Aetna Life.

Michigan—Battle Creek: Croxton, Wayne W., Equitable Society; Detroit: Kanter, Austin A., National Life of Vt.; Lavell, Richard M., Manufacturers Life; Lyon, Frederic N., American United Life; Olney, Donald K., New York Life; Stansell, Owen, Prudential; Wellnitz, Arthur H., Metropolitan Life; Grand Rapids: Rhodes, Franklin M., Aetna Life; Steketee, Willard A., Metropolitan Life; Kalamazoo: Chandler, John M., Northern Life of Canada; Lansing: McNabney, James N., New York Life; St. Johns: Sleight, Norman R., State Farm Life.

Minnesota—Mankato: Deters, John L., Northwestern Mutual; Minneapolis: Brastad, Arnold P., New York Life; Moore, Mark M., Jr., Provident Mutual; Tripp, Dean B., Connecticut Mutual; St. Paul: Jordan, Thomas L., Minnesota Mutual; Olmstead, Earl L., Prudential; Shannon, Donald P., State Farm Life.

Missouri—Kansas City: Amick, Eugene E., Equitable Society; Cadwalader, E. K., Equitable Society; Cecil, Byron R., Equitable Society; Crow, I. Perry, Lincoln

St. Petersburg: Mason, Raymond W., State Farm Life.

(CONTINUED ON PAGE 15)

NALU-LUTC Office Location to Be Big Topic at Convention

Indianapolis Assn. Names
Committee to Promote
City as Headquarters Site

By ROBERT B. MITCHELL

What, if anything, should be done about relocating the headquarters of the National Assn. of Life Underwriters and Life Underwriter Training Council will be one of the big subjects for discussion at the trustees' meetings during the N.A.L.U. convention next month at Los Angeles.

The special committee headed by Winston Emerick, New England Mutual, Johnstown, Pa., N.A.L.U. trustee, is busy gathering information that will be helpful to the trustees in their discussions. However, the subject is so important and has so many ramifications that it seems almost certain that considerable further study will be indicated after the trustees have mulled the matter over at Los Angeles.

Traylor Committee Chairman

The Indianapolis association is organizing an all-out campaign to bring N.A.L.U.-L.U.T.C. headquarters to that city. A special committee has been appointed with Fitzhugh Traylor, Equitable Society, as chairman.

Doubtless, other local associations that consider their respective cities logical sites for national headquarters will be taking similar steps. Other mid-western cities most frequently mentioned are Chicago, Columbus, O., and Cincinnati.

The sentiment at present seems to favor the Chicago area quite strongly over any other mid-western city because of its metropolitan character and particularly because it is a transportation hub. However, there is no serious thought of locating in the city itself. One of the suburbs would be the location.

New York Suburban Area

Even as recently as a few weeks ago the sentiment seemed pretty evenly divided between the New York City area—including the suburbs—and the mid-west. But with increasing discussion of the matter the preponderance of opinion has appeared to swing more toward a New York suburban location.

Washington seems to be finding little favor as a possible location except with the District of Columbia association, which was responsible for the revival of interest in the whole matter by proposing at the N.A.L.U. mid-year meeting last April that the National association buy one of the available mansions in the capital and move its headquarters there. It was pointed out that there are a number of mansions that can be bought at such low prices that even with extensive remodeling they would still represent a very reasonable housing cost.

IMPLICATIONS

In addition, the point was made that N.A.L.U. has considerable Washington activity to carry on and it would be handy to have the headquarters there.

(CONTINUED ON PAGE 7)

N.A.L.U. Wheelhorse Luncheon, M.D.R.T. Hour Setup Given

The "wheelhorse" luncheon scheduled for Sept. 18 during the annual meeting of National Assn. of Life Underwriters at Los Angeles, will feature a panel of five speakers. This luncheon which was inaugurated at the mid-year meeting at Minneapolis last spring, was planned primarily to take the place of the old state officers' luncheon and to afford all N. A. L. U. officers and delegates the opportunity to get better acquainted and gain a fresh viewpoint of association developments.

Association Leaders on Panel

The speakers will be Verne C. Gilbert, Equitable Life of Iowa, Portland, Ore.; N. A. L. U. trustee and chairman of the committee on relations with other organizations, on "Why a State Leaders' Round Table?"; Herbert M. Holcomb, United Fidelity Life, president Dallas association, who will explain "The Dallas Membership Plan"; Spencer L. McCarty, Provident Mutual, Albany, executive secretary New York state association and chairman of the committee on compensation, "Training for Leadership"; Mitchell M. Rosser, million-dollar producer for Phoenix Mutual, past president of the Boston association, "Getting the Volunteer Worker to Volunteer," and Charles W. Tomlinson, Bankers Life of Iowa, Madison, president Wisconsin association, "Organizing Your Objectives for the Year Ahead."

At the Million Dollar Round Table hour Sept. 21, with John O. Todd, Northwestern Mutual, Chicago, M. D. R. T. chairman, presiding, announced speakers will be Jacob W. Shoul of Boston, star producer for Mutual Life, on "Where There's a 'Will' There's a 'Way'" and George S. Severance, Ohio National, Chicago, on "Converting Prospects from 'Debit' to 'Credit'."

More Gratuitous Cover for Pacific War Deaths Sought

WASHINGTON—Extension of \$10,000 gratuitous government insurance benefits to certain members of the armed forces who died in combat with Japanese forces before April 20, 1942, or whose deaths are traceable to capture, siege or isolation by such forces, is proposed in a bill by Senator Chavez, New Mexico.

It would increase gratuitous coverage from \$5,000 on the ground that the suddenness of the attack on Pearl Harbor and the rapid Japanese advance in the Pacific prevented such persons from applying for coverage, or their applications may have been lost.

The second section authorizes \$10,000 gratuitous coverage for personnel captured, besieged or isolated by Japanese, but who did not die during that period, on the ground that they may have inadequate insurance and cannot meet standard insurers' health requirements, due to malnutrition, disease, etc., attributable to wartime experience.

Applications for section 2 benefits would be valid if filed within two years from date of death of insured, or from date of the bill's enactment, whichever is later.

Mutual Life July Leaders

The Milwaukee agency led all Mutual Life agencies in both volume of insurance sold and number of policies sold in July. George A. Knutsen is manager.

The Scranton agency, John H. Blackman, Jr., manager, was second in volume for the month and tied for second in policies sold with Charles E. Brown's Grand Rapids agency. Cincinnati, managed by Thomas M. Funk, was third in volume.

Term Renewal Available to Veterans; Not Recommended

WASHINGTON—Announcing availability of renewal of term insurance for an indefinite number of five-year periods to veterans of both world wars under bills just signed by the President, veterans administration points out that with each such renewal the premium increases with age. VA says term insurance "becomes expensive to carry in the upper age brackets."

For this reason, VA said, it "recommends early conversion to a permanent plan of insurance, for which the premium remains the same for the life of the contract."

VA says the successive renewal periods authorized for term USGLI and NSLI policies "apply only to those contracts for which the term period has not yet expired."

Rep. Multer, New York, has introduced a bill to prohibit the VA administrator from transferring or consolidating VA offices or making extensive reductions in force until 60 days after notice to congressional committees.

Such consolidations and reductions, recently ordered by VA, will cut out performance of considerable veterans insurance work at various VA field offices and reduce the force of insurance employees.

May Move to Topeka

Kansas Farm Bureau and its two affiliated insurers, which reportedly suffered more than \$100,000 damage in the July flood at Manhattan, are said to be considering moving their offices to Topeka.

John A. Ryan has been advanced to assistant manager at Seattle by Mutual Life. Kendrick C. Hawkes is manager.

Occidental, Cal., Has French Insurance Executives Tour American Offices

Occidental Life of California, which celebrated its 45th birthday Aug. 14, has just passed the \$3 billion mark in insurance in force. This is in contrast to \$600,000 of insurance in force at the end of the first year of operation. Statistics show that on the average it has taken life companies 74 years to reach the \$3 billion mark.

Office Managers to Confer

Phoenix Mutual will hold a conference of all office managers and cashiers Oct. 7-9 at Roanoke, Va. Directing the conference will be Dwight N. Clark, 2nd vice-president and comptroller, and Olin J. Budd, assistant comptroller.

Also attending from the home office will be Benjamin L. Holland, president; George H. Hamilton, assistant secretary and assistant comptroller; Dorothy C. Tennett and Howard M. Maynard, supervisors of branch offices; Dorothea E. Peck, assistant to the comptroller; Frank B. Bement, supervisor collection division, and Wallace F. Frohock, auditing assistant.

Group Men Hear Belden

Group Managers Assn. of Southern California, meeting at Los Angeles, heard Henry E. Belden, associate manager of Union Central, talk on "Enhancing Personal Prestige." He laid stress on the C.L.U., comparing it with the C.P.A. and other professional organizations.

He and John F. Normally, John Hancock, conducted a question and answer program. Carroll J. Lynch, Prudential, was elected secretary of the association.



IT'S THE CUT OF THE CLOTH THAT COUNTS

A piece of imported worsted cloth may be worth \$20 or \$30. Made into a fine custom suit by a skilled merchant tailor it will be worth \$125 to \$200 or even more, depending on the ability and reputation of the tailor.

It's not the materials used—it's the "know-how" that counts. This knowledge, which comes of special training plus long practice and individual aptitude is the difference between 20 dollars and 200 dollars.

"Know-how" explains why some Insurance Men are making a mere living while others are independently wealthy — why some make \$5,000 a year, others \$50,000!

There is no substitute for good training — a point heavily emphasized in the agency operation of this company.

MORE THAN A HALF BILLION DOLLARS INSURANCE IN FORCE



COMMONWEALTH
Life Insurance Company

HOME OFFICE • LOUISVILLE, KY.

Retail Credit Designates Stufflebeem Eastern Chief

Retail Credit has appointed W. M. Stufflebeem resident vice-president of New York City. He will direct sales and customer relations along the east coast from Washington to the Canadian border. Mr. Stufflebeem has been division manager at Boston. He started with the organization in San Francisco and in 1926 became manager at Oakland. He was promoted to department manager at Los Angeles in 1929, becoming manager there in 1937. He became assistant operating manager in the home office in 1942 and the following year was promoted to manager of the southwest division. He became southern division manager in 1945 and was transferred to Boston the following year.

W. M. Stufflebeem

Chicago Class Elects

The Life Insurance Agency Management Assn. school recently completed at the Edgewater Beach Hotel, Chicago, with 78 men in the class, elected these officers: President, John W. Boynton, general agent Massachusetts Mutual, Baltimore; vice-president, James G. James, manager New York Life, Columbus, O.; secretary, J. G. Larche, assistant manager Prudential, Tampa, Fla.; treasurer, Don K. Alford, superintendent of agencies of Prudential, sergeant-at-arms, W. Roy Parsons, general agent Pilot Life, Norfolk, Va.

Barker Hartford V.P.

John A. Barker, Mutual Life, has been appointed vice-president of Hartford Managers & General Agents Assn. The association honored Kenneth W. Perry, Hartford general agent of Massachusetts Mutual, who has been named director of agencies at the home office.

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Company Counsel Ask Pension Tax Relief for Agent

Robert L. Hogg, executive vice-president and general counsel of American Life Convention, and Eugene M. Thoré, general counsel Life Insurance Assn., have submitted a memorandum to Senator George, chairman of the Senate finance committee, setting forth why and how the internal revenue code should be amended to permit retired life insurance agents to pay income tax on their monthly pension benefits as they receive them rather than to pay the entire tax in the year in which they retire.

The paper, which was drawn up with approval of National Assn. of Life Underwriters, explains that such an amendment is a necessary because of a ruling of the commissioner of internal revenue that the aggregate contributions of the life insurance company to the agent's pension fund must be taxed as income in the year in which the agent retires. The A.L.C.-L.I.A. memorandum comments that the commissioner, in ruling on these cases, has informally expressed the opinion that he lacks the authority to correct this injustice and the company organizations offer a specific bill to the Senate committee which would end this inequity.

Employe retirement payments are taxed to the recipient as they are received, but the commissioner contends these sections do not apply except where agents are common-law employees. The agents' retirement plans meet all of the other requirements.

Messrs. Hogg and Thoré contend that unless legislative relief is granted, agents' pension plans will not be able to serve the purpose for which they are created and it will be necessary to discontinue them with a socially undesirable effect.

It is brought out that life agents are now covered for social security. When agents retire, they receive the same benefits as common-law employees. To be consistent, their pension benefits, if otherwise qualified, should be taxed like similar benefits paid to common-law employees. Specific wording of the necessary amendment is included in the memorandum.

Counsel Federation Is Set for Chicago Rally

The convention of Federation of Insurance Counsel gets under way next Wednesday evening, Aug. 22, with a round table of officers and board of governors at the Sheraton hotel, Chicago. The next morning there will be a meeting of officers and board members with committee chairmen and then there will be a general luncheon with a welcome talk by Insurance Director Day of Illinois.

That afternoon William E. Mooney, general counsel of Woodmen of the World Life of Omaha, will give a talk on "Appeal and Review Procedures in Fraternal Organizations," and Bert E. Strubinger, St. Louis attorney, will speak on unmasking of fraudulent claimants and malingerers. Paul A. Pfister, chief deputy of the Indiana department, will give "A Salute to the Insurance Industry."

Mr. and Mrs. Nathan Phillips of Toronto are sponsors of a reception and cocktail party that evening.

Gregory Brunk, general counsel of Homesteaders Life, will speak the next morning on "Life Insurance in Estate Programming." There will be a business meeting, an election of officers and the banquet comes that night.

C. E. McDonald Promoted

Clifford E. McDonald, brokerage manager of Guardian International Life, Dallas, has been promoted to field manager of general agencies.

Davis and Beard Are Miss. Finalists

Walter D. Davis and Isham Beard will lock horns in the Democratic runoff primary Aug. 28 for Mississippi insurance commissioner to succeed Jesse White, who took himself out of the running this time.

Practically complete and unofficial returns in what proved to be the elimination primary gave Mr. Davis 118,752 votes, Mr. Beard 93,912, Hugh Boren 75,027 and C. E. Oxford 56,964.

OASI Increases Proposed

WASHINGTON—A \$5 per month increase in OASI benefits for retired covered workers and \$7.50 increase for husband and wife are proposed in a bill sponsored by Senators Humphrey, Lehman and others.

Benefits would also be increased to widows and orphans, and the benefit formula changed so as to provide for increased benefits to OASI-covered workers who retire hereafter.

Sen. Humphrey estimated the bill would increase by 12% 1952 social security benefit payments, estimated at \$2.2 billions under present law. He asserted no payroll tax increase is necessary.

The Senate rejected a similar proposal to which was made to a bill providing for increased federal contributions to public assistance benefits.

Earls Half-year Leader

The W. T. Earls agency of Mutual Benefit at Cincinnati led all of the company's agencies for the first six months with a paid volume of \$5,700,000, a 56% increase over 1950 and was second in number of lives. Sidney Weil of the agency was the company's leading agent for that period.

McKINNEY AT CLU INSTITUTE:

Adequate Pensions Vital to Stabilized Agency Force

At least part of the answer to the problem of getting a higher percentage of potential successes among new agents is a realistic revision of section 213 of the New York insurance law to permit a reasonable increase in agents' compensation, to allow extra training allowances to help establish new men and the removal of agents' pensions and security benefits from the compensation limit, said Gordon D. McKinney, vice-president of Security Mutual Life of Binghamton and former actuary of the National Assn. of Life Underwriters, at the annual C.L.U. Institute held at the University of Connecticut.

"Basically, the future of agents' pensions and in fact the future of our agency systems hang in the balance pending such a revision of the law," he said. "The problem is a common one for the companies, the field men and the insurance department."



G. D. McKinney

Referring to "the sad experience our business has had" in attempting to maintain a stable field force, Mr. McKinney said "the place we have fallen down is in inducing the right prospects to become life insurance agents and giving those prospects contracted proper training but even more important, adequate

financing and future security in their jobs."

Need More Security

Referring to "the sad experience our business has had" in attempting to maintain a stable field force, Mr. McKinney said "the place we have fallen down is in inducing the right prospects to become life insurance agents and giving those prospects contracted proper training but even more important, adequate

financing and future security in their jobs."

"If you don't believe this let's look at the facts," he said. "Suppose I were talking to you in an effort to induct you into the business. Your comment might be, 'I'm making four, five, six or seven thousand, what have you to offer?' The usual approach is to neatly sidestep the question and refer to the million-dollar producers, etc., emphasizing the point that the starting income is not what is important, it is the future and the fact that an agent is in business for himself.

Deplores Low Survival Rate

"What is this future we so glibly speak of? Of 100 men contracted 50 survive one year. Only five survive to become what we might call career underwriters. So to the average man the future of life insurance selling is to be canned and have to start over again in one, two, three or four years. What income does this Garden of Eden hold out? True, I would currently trade my income with many of the one in 200 who become million-dollar producers.

"That isn't the point. What does the average Joe make? Based on studies I have made, on the liberal side he makes at most \$3,300 a year after paying his business expenses and this magnificent figure was obtained after adjusting for the increased volume of business per agent over the last 10 years.

"In short, if we told new men the truth, the future we hold out to the majority of men entering the business is, a low earning power, financial insecurity and finally, if the agent does struggle through and becomes a success, a not too adequate pension program."

DIFFERENCE NOTED

Mr. McKinney concluded by expressing the hope that the final decision on section 213 revision will be a wise one.

Mr. McKinney's talk dealt mainly with various considerations affecting pensions for agents. He noted in reviewing agent's contracts of 74 United States companies a marked difference in attitude of New York admitted companies and those not doing business in New York. Not only were the New York admitted companies more inclined to provide pensions and other benefits but on the average they provided larger benefits. For example, the average maximum group life insurance provided in New York was \$7,300 as against \$4,300 outside of New York. He attributed this difference to the New York admitted companies being limited with respect to the maximum compensation they can provide.

Offer Fringe Benefits

"The result is that they must specialize in fringe benefits in order to compete for agency personnel," he said.

Mr. McKinney's study showed that of 21 New York companies covered by his review having \$400 million or more in force, 21 had pensions, 13 had group life and 13 provided A. & H. insurance. Of the 21 non-New York admitted companies, 12 had pensions, 12 had group life, and 10 had A. & H.

In the \$150 million to \$400 million range, of the six companies doing business in New York five provide pensions, five group life, and two A. & H. The corresponding figures for the four non-admitted companies were two, two and none.

In the \$50 million to \$150 million group, there were two companies operating in New York, and one of them had pensions; none provided either group life or A. & H. Of the 20 non-admitted companies, four provided pensions, give group life, and three A. & H.

Lawyers Referred

Sadler Hayes, of the Penn Mutual's Carr R. Purser Agency, New York City:—

"Here was a young lawyer, just starting. My then manager had drilled and drilled and drilled and drilled me on the programming method of life insurance selling. Even though I was trying to sell this young man \$2,500 of life insurance, I nevertheless had to use a settlement option, \$100 a month for so many months. Fortunately, I made this sale. During the interview I happened to notice on the table nearby a University Law School roster, so I told my new client of my problem of getting to know up-and-coming young men. He reached for the roster and checked 30 names.

"Using his name I called on these men.

"Little did I realize that I was flirting with the potential leaders of this country. That is their group. I have some twenty of these men as clients today, having sold them during the next year, and through them I have met many others."

THE PENN MUTUAL LIFE INSURANCE CO.

MALCOLM ADAM
President

INDEPENDENCE SQUARE, PHILADELPHIA

Recess in Bankers L. & C. Suit

The mandamus action of Bankers Life & Casualty to compel Commissioner Cravey of Georgia to renew its license has been recessed to permit both sides to file briefs. Judge Whitman indicated

that he might decide on the basis of the written statements without further oral arguments being necessary. Cravey's original answer to the suit introduced an element of mystery by stating that the company had failed to comply with a request to furnish a trust agree-

ment between the "National Bank of Chicago" and President John MacArthur. Counsel for Bankers L. & C. stated that Mr. MacArthur had answered the request by pointing out that no such document exists. There is no bank with that name in Chicago and the company was at a loss to know what document the commissioner might have in mind.

general counsel of Allstate, gave a party and dinner the next evening at which one of the guests was Robert E. Dineen, former New York superintendent and now vice-president of Northwestern Mutual Life.

Joint Committee Announced

The joint education and examination committee of Institute of Home Office Underwriters and Home Office Life Underwriters Assn. has been announced. Members are: William H. Harrison, Security Mutual of Binghamton, chairman; Edwin W. Jamieson, Prudential secretary-treasurer; representing H.O.L.U.A., Henry W. Cook, Jr., Columbian National; Henry Southern, Jr., Union Mutual, and Russell L. Wagner, National Life & Accident representing the institute, Robert E. Caplinger, Southland Life; E. Boyd Coarsey, Gulf Life, and Thomas W. Reed, Continental American.

Bankers Life of Iowa has written a deposit administration pension on 1,600 employees of Meredith Publishing Co. of Des Moines, publisher of Better Homes & Gardens.

Know any World Travellers?



Foreign travel coverage is only one of the many features of Manufacturers Life policy contracts. World-wide experience in underwriting—plus the advantage of branch offices in over 30 countries—makes the Manufacturers Life an ideal company in which to place cases where foreign travel coverage is required.

CONTACT ONE OF THESE BRANCHES FOR MORE INFORMATION

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MANUFACTURERS
INSURANCE **LIFE** COMPANY



An Old Line Company with an outstanding Record of the Low Net Cost.

Ins. in Force December 31, 1950—\$223,276,545.

Agency Openings for Lutherans in 21 states.

LUTHERAN MUTUAL LIFE INSURANCE COMPANY
Waverly, Iowa

Republic Nat'l Advances Wagner, Price, McGauley

Republic National Life has advanced E. H. Wagner, formerly vice-president and actuary to administrative vice-president and actuary. He will continue as head of the actuarial department but will take on added administrative and executive responsibilities.

Joseph W. Brice, formerly reinsurance secretary, becomes assistant vice-president of the reinsurance division. He will assist Ray Button, vice-president in charge of the reinsurance division, in contacting companies and in carrying on the general direction



E. H. Wagner



J. W. Brice



Joe McGauley

of reinsurance business.

Joe McGauley, formerly home office manager of the reinsurance division, is named assistant secretary of that division, handling home office management of reinsurance details and activities.

Commissioners' Paths Cross at Chicago

A number of insurance commissioners or deputies were in Chicago the other day and were in executive session on an officially undisclosed casualty company matter. Superintendent Bohlinger of New York, accompanied by Al Bennett and Raymond Harris, was in the city to confer with Insurance Director Day of Illinois on the issue that has been raised by the latter as to the applicability of the Illinois retaliatory laws to the security fund programs in New York on workmen's compensation and automobile. Mr. Day will send Joseph R. Glennon to Denver in September, where the matter of uniform deposit laws and security fund legislation will be the subject of hearings before an N.A.I.C. committee headed by Kavanaugh of Colorado.

The life insurance guaranty fund that was set up in New York in 1941 is not involved in the Illinois controversy.

Frank Sullivan of Kansas, president of N.A.I.C., was in the city to make preliminary plans for the midwinter meeting of the commissioners at New York. Others on hand included Frank Viehmann of Indiana, accompanied by the department attorney, Clarence Merrill; John Holmes of Montana; D. D. Murphy, South Carolina, chairman of the executive committee of N.A.I.C.; John R. Corkhill, assistant Kansas commissioner, and Robert R. Butler, supervising examiner from Texas.

Chase Smith, general counsel of Lumbermen's Mutual Casualty, was host to the group one evening and Henry Moser,

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your
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the

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A GENERAL AGENCY
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HARRY S. McCONACHIE
Vice President

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"Think fast, Julius! How are we going to dodge that Bankerslifeman this time?"

Bankerslifemen Really Go Out to Meet Prospects

We have never seen a Bankerslifeman this much up in the air about meeting a prospect. However, it is a characteristic of the successful Bankerslifeman that he does go out and meet prospects.

The direct mail program of the company is just one of the prospecting tools Bankerslifemen are taught to use with exceptional effectiveness. The typical Bankerslifeman is well-trained, too, to know how to conduct the interview when he meets the prospect. This training, combined with careful and helpful supervision, builds for success.

Meeting prospects successfully is just one of the characteristics which make the typical Bankerslifeman the kind of life underwriter you like to know as a friend, fellow worker, or competitor.

BANKERS Life COMPANY
DES MOINES

THE COUNTRY'S MOST FRIENDLY COMPANY OFFERS. . .

- Modern and attractive agent's and general agent's contracts to those looking for a permanent connection.
- Complete line of Life Insurance policy contracts from birth to age 65 with full death benefit from age 0 on juvenile policy contracts.
- Complete line of Accident and Health policy contracts with lifetime benefits.
- Individual Family Hospitalization contracts with surgical, medical and nurse benefits.
- Complete substandard facilities.

Strong, Progressive Company

Older than 85% of all legal reserve life insurance companies

COMPANY'S EXPANSION PROGRAM OFFERS

Openings in California, Florida, Illinois, Indiana, Kansas, Michigan, Minnesota, Missouri, Nebraska, New Jersey, North Dakota, Ohio and Wisconsin

NORTH AMERICAN LIFE INSURANCE COMPANY
of Chicago

C. G. ASHBROOK, EXECUTIVE VICE PRESIDENT

NORTH AMERICAN BUILDING, CHICAGO 3, ILLINOIS

SALES IDEAS OF THE WEEK

No-War-Clause Appeal Helps Sell Juvenile Insurance

Proceeding on the theory that all male youngsters of today are liable to enter or be drawn into military service of some sort by the time they reach 18, a number of agents have been specializing in recent months in the sale of regular forms of life insurance to boys from 5 to 10 years of age. Most companies will issue to a child 10 or older the same sort of life insurance contract sold to adults. In fact, some companies have recently lowered the age at which such contracts will be issued from 10 to 5 years. The point is that such policies contain no war clause. This makes it possible for a father to purchase a life insurance policy for his son to which no war clause would be attached and while this is of no importance if the child is 5 or 6 years of age, it will, of course, become of great importance when military age is reached. The number of companies issuing the "\$1,000 to \$5,000" form of policy is definitely on the increase. This is the contract which provides \$1,000 of insurance beginning at zero age or older

and which becomes \$5,000 of insurance at age 21, the premium remaining level throughout the life of the contract. The premium for such a policy is about \$50 a year in a participating company. In effect, such a policy provides a high premium to age 21 and a low premium thereafter.

Establishes Low Rate

One of the talking points in the sale of this form of contract is that a father can establish for his infant son a low rate to be paid for \$5,000 worth of life insurance at age 21 and that after age 21 has been reached, there is no way of obtaining such a low premium on an ordinary life policy. Grandfathers have been found to be excellent prospects for the purchase of this type of coverage for their grandchildren.

One company after another has gone into this field, the interest in it is strong, and it would seem that eventually as many companies will be issuing this form of policy as now write the other forms of juvenile insurance.

Mass. Mutual Announces Six Home Office Appointments

Massachusetts Mutual has named George W. Steinbach director of group sales, Walter L. Grace assistant group actuary, Bruce H. MacFarlane manager of group field service, and Raymond F. Houseman, actuarial assistant. In the mathematical department Fred G. Letwin and Irving S. Wolfson have both become actuarial assistants.

Mr. Steinbach joins Massachusetts Mutual with 19 years experience in the life field. Since 1948, he has been on the home office staff of Metropolitan Life.

Mr. Grace has been with the company since 1949 and is a fellow in Society of Actuaries. He received his master's degree from University of Michigan in 1948.

Mr. MacFarlane was formerly assistant superintendent of group sales and has been with the company since 1930. Mr. Houseman, an associate in Society of Actuaries, is in charge of the group calculation section. Mr. Letwin and Mr. Wolfson are associates in Society of Actuaries.

Receiver for Detroit Mutual

LANSING, MICH.—The Michigan department has obtained a temporary receivership for Western Union Mutual of Detroit, assessment life company whose president, Wilson Lovett, was killed a week ago in an automobile accident.

Commissioner Navarre was named in the ex parte receivership order issued by Judge Coash of Ingham county

circuit court and Theodore A. Tubergen, assistant chief examiner of the department, was designated as the active receiver.

Herbert B. Thompson, director of the life and fraternal division, said it appeared certain that there would be no loss to the 4,000 policyholders. The company had developed a modest business in the industrial field with some \$1,100,000 in force. Mr. Thompson said it appeared that it could be either re-insured satisfactorily or its business continued. There is no thought, he said, of liquidation.

Hearing on a permanent receivership is scheduled for Aug. 31. Department officials described the carrier as a "one-man operation" whose affairs were left in an uncertain status by Lovett's death.

Companies Won't Switch Canadian Governments

The Canadian life insurance companies have agreed, as an anti-inflation measure, to refrain from selling Canadian government issues to purchase higher yielding provincial, municipal or other types of securities. Apparently the American companies are following suit.

Andre Joins Continental

Continental Assurance has appointed David C. Andre general agent at San Diego. Mr. Andre served as a marine pilot and started with Lincoln National at San Diego upon his discharge. He has recently been assistant general agent for Lincoln National there.

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Specialized Insurance Service
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Much Interest in NALU-LUTC Location

(CONTINUED FROM PAGE 1)

Opponents of the Washington location, however, feel it would be unwise to give the impression, by a Washington location, that the association's main interest is in federal legislation and other Washington activities, implying only a secondary interest in the many other things that it is concerned with.

Other arguments advanced against the Washington location are that the personnel market is even more hectic than New York City's and that if a reason for moving from the New York City area is to get a more central location, Washington would not accomplish this, since headquarters would still be on the eastern rim of the continent.

Reasons for moving the N.A.L.U.-L.U.T.C. headquarters from its present location on 42nd street include these: To reduce the rental that must be paid for close to 6,000 square feet of space in the high-value section of a big city; to permit ownership of a headquarters building; to gain access to a less highly competitive personnel market and also to afford more restful conditions for the staff—not merely while at work but in getting to and from the office.

These twice-a-day trips can be an ordeal when the office is located in a congested area. Those favoring a move from New York City to a more bucolic locale point out that a girl who has spent an hour or more in a subway crush has used up a large proportion of her normal daily energy output by the time she sits down at her desk. They contrast her condition with what it would be if she had walked only a few minutes from her home and could be working in a spacious, airy office set among trees in a pleasant suburban area.

Could Retain Staff

One of the reasons given for preferring a New York suburb to any other location, if a move is to be made, is that it would thus be possible to retain most of the present personnel and the experience they represent.

Against these arguments for continuing in the New York City area must be set the contention that moving the headquarters to a location nearer the membership or population center would generate more interest in N.A.L.U.-L.U.T.C. activities among many field men in the mid-west, west and south who now tend to feel, rightly or wrongly, that the New York location of national headquarters results in too much of an eastern outlook. Those who advance this argument feel that membership could more easily be increased and consolidated if headquarters were in the mid-west.

Regardless of where the headquarters are, the idea of housing N.A.L.U.-L.U.T.C. in their own building finds widespread favor. The fact that the American Society of C.L.U. and the American College are so excellently situated in their headquarters at Philadelphia, a converted residence, has undoubtedly been a factor in bringing home to N.A.L.U.-L.U.T.C. leaders the advantages of such a solution to the housing problem.

Indianapolis Committeemen

Besides Chairman Traylor, the Indianapolis committee on bringing the national headquarters there includes Russell Simpson, Sun Life of Canada, president of the Indianapolis association; Easley Blackwood, manager Metropolitan Life; Oren Pritchard, Union Central, president Indianapolis managers and national committeeman from Indiana; and Harold Means, president of the state association and manager of Lafayette Life at South Bend.

When asked his opinion, Mr. Pritchard said he saw no reason for headquarters being in the New York high rent district. He feels moving to Washington would not help the cost situation and would probably increase the living costs of staff members.

prestige."

Claude Jones, general agent of Connecticut Mutual, Indianapolis national committeeman, and long-time association worker, also stressed the high New York rent and the high cost of living for staff members as compared with a mid-west city. He estimates that even if N.A.L.U.-L.U.T.C. continued to rent the saving on rent in Indianapolis would be from \$5,000 to \$7,000 a year; and that for \$13,000 or so a year they could have a building built and obtain it on a lease with an option to buy, owning their own home in 10 to 15 years.

Canada Life Weather Light

Canada Life has installed on top of its home office building at Toronto a seven-foot weather beacon mounted on a 34-foot tower. The beacon will be operated from sundown to 2 a.m. seven days a week. When the beacon is green the forecast is clear, when it is amber it is cloudy, flashing amber means rain and flashing white means snow. When the lights in the tower run up it is to be warmer, when they are running down it is to be cooler, when they are steady there is to be no change.

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EDITORIAL COMMENT

Term—Valuable But Dangerous Narcotic

Term insurance has increased in volume during recent years in several ways that are not obvious at first glance. Term insurance bulks large in mortgage insurance plans. There are term riders of various kinds. The family income rider is extremely popular. Most companies are writing a greater percentage of term in relation to the basic insurance written. In past years, companies, as a rule, have written family income riders on the basis of \$10 a month per \$1,000 of term to the basic insurance carried, but gradually a large number of companies have adopted the practice of issuing up to \$20 a month per \$1,000 of term to basic. The experience on this has not been unfavorable.

Many more forms of mortgage insurance are being written today than were obtainable 10 years ago. Reducible mortgage plans always embody a fairly large proportion of term and most of the variations of the straight mortgage reduction policy written some years ago incorporate more term insurance than was the case with the old policies. The flexibility of term insurance makes it much more applicable to any reducing form and that is why, as the number of mortgage plans have increased, the proportion of term written has gone up with them.

The increase in volume that has come in this way is, of course, quite different from the substitution of term for ordinary life as might be done in the writing of a regular policy. Companies as a whole still feel that term insurance cannot take the place of the regular forms having cash values except in cases involving unusual circumstances. In the vast majority of all cases, life insurance should be written through the ordinary life contract to provide the maximum of protection during the early stages of a policyholder's lifetime, but containing cash values that might

be used at the retirement age to purchase a lifetime income.

The proper allocation of coverage as between term and permanent forms is a function that calls for a truly professional attitude on the agent's part. He must not only give sound advice, balancing immediate against long-term considerations, but must dramatize these factors for his clients and so that they will not be unduly influenced by the attractively low outlay that term coverages involve for the short-run future.

When a policyholder fails to convert his term insurance according to a sound pattern that is in accord with his income, he is borrowing against his future income as surely as if he went out and hocked his furniture. If he is using term insurance for a purpose for which permanent insurance is indicated, he is not going to thank the agent when the term runs out and it becomes necessary to pay a far higher attained-age premium or else drop the coverage. There is nothing like that experience to take the allure out of term insurance.

In spite of the predominantly term character of National Service life insurance, it is interesting to note that in the recent announcement of the availability of NSLI insurance renewals for an indefinite number of five-year periods, the veterans administration calls attention to the fact that with each such renewal the premium increases with age and that term insurance "becomes expensive to carry in the upper age brackets." For this reason the VA recommends "early conversion to a permanent plan of insurance, for which the premium remains the same for the life of the contract."

Term insurance is like a narcotic—invaluable for certain uses and in limited amounts but likely to be habit-forming and, when too great reliance is placed on it, disastrous to the user.

PERSONAL SIDE OF THE BUSINESS

The father and mother of **Alan D. Harmer**, director of agencies of Minnesota Mutual, both died from eating poisonous mushrooms while on a weekend outing at Bay Lake, near Crosby, Minn.

Donald C. Newton, manager at Syracuse, N. Y., of Connecticut Mutual, is co-chairman of the financial division of the Community Chest campaign there.

Joseph S. Baldwin, Northwestern Mutual, Washington, D. C., a vice-pres-

ident of District of Columbia Life Underwriters Assn., has been named chairman of business unit No. 1 for the United Red Feather USO campaign which opens Oct. 15.

J. C. Howdle, treasurer of National Guardian Life, has been appointed by Gov. Kohler to the new Wisconsin state investment board for a six-year term.

W. J. Schnabel, Jefferson Standard, San Antonio, has returned from Min-

neapolis, where he attended a meeting of the board of the Lutheran Church in charge of the ministerial retirement plan.

E. G. MacDonald, Sheboygan, Wis., has completed 30 years with Equitable Society and has gained membership in its Veteran League. He was the first president of Wisconsin Assn. of Life

Underwriters in 1937.

James H. Neill, associate general agent for Aetna Life, will direct for the second year the commercial unit in the Richmond community chest campaign.

Clarence H. Tookey, vice-president and actuary of Occidental Life observed his 30th anniversary with the company.

OBSERVATIONS

No Smoking While Selling

Smoking probably won't hurt an agent's health any but it can hurt his income if he does it at the wrong time, a sales executive commented recently. A big cigar gives a prosperous front to the producer about to make a classy presentation on business insurance. But it can also lead to several problems in the prospect's office. Prospect may want a cigar himself, and even if Joe Agent can afford cigars, and has the forethought always to have several extras on hand, the prospect may like some other brand.

Of course, the prospect may not like cigar odors and not say so. This will leave him uncomfortable throughout the interview. Maybe he is a non-smoker or perhaps the cleaning woman has misplaced his ashtray. Could even be that the prospect becomes fascinated by the cigar wiggling in the agent's mouth. So he can't keep his mind on what the agent is saying. He may not even hear the agent explain the potential perils of his becoming the business associate of the fourth cousin of his partner's widow's second husband. He will be too worried about whether the ashes will fall onto his new rug. Moral: Don't smoke during a sales interview.

Encouraging Retirements

One of the problems created by higher pensions providing an individual with social security of perhaps more than \$200 monthly is that they encourage retirement. This tends to increase the cost of funding a retirement program.

When pensions were lower, persons were inclined to work after 65. But even with inflation, some persons feel that they can get along on \$200 a month and they retire and start drawing down a check. If they work after 65, the employer doesn't have to pay a pension. Mortality inevitably takes its toll and cuts down on the amount the fund has to pay out. Some retirement plans try to take this problem into account. Over the years it can work for or against pension cost.

Temporary Inflation Lull

Twentieth Century Fund reports that the present lull in inflationary pressure is purely temporary and the pressure will mount sharply as enlarged defense production gets under way within the next few months. Fund economists call for adoption of a strict anti-inflationary budget by the national government, providing for \$16 billion in additional taxes. The economists, from Columbia, M.I.T., Chicago, Harvard and Princeton, comment that in a time when private consumption and investment are being compressed to make room for de-

fense, non-defense government activities must expect to be compressed too. They estimate that over a third of the potentially taxable non-wage income fails to appear on income tax returns and they advocate tightening up enforcement despite the added administrative cost.

DEATHS

BERNHARDT D. BARNA, 65, a retired district agent of John Hancock, died at Hammond, Ind. He started in 1929 at Gary and in 1930 was transferred to Hammond. He retired in 1950.

FRANK D. HOLLOWAY, 43, general insurance agent representing Aetna Life and National Life of Vermont at South Hill, Va., died of a heart attack at Bracey, Va.

White on Huber Program

Edwin H. White, editor of the Insurance Research & Review advanced underwriters service, will be one of the principal lecturers at the annual estate planners' forum of the Solomon Huber Agency of Mutual Benefit Life in New York City. The forum will be held at the Hotel Commodore Oct. 29. The Huber agency forum was started as a public relations effort to cement and improve relations between agents and members of the accounting, legal and trust professions. This year's meeting is expected to attract more than 350 persons. It will be devoted to contractual dispositions effective at death of business interests. A panel of experts will discuss the subject and hold a question and answer session.

Mutual Benefit Life will cooperate with its general agents in sponsoring similar affairs in other localities.

There is no admission fee to the meeting or dinner, which are open to invited attorneys, accountants and trust men.

Publish Bell Sales Book

Rough Notes Co. has published a book by Hugh S. Bell, general agent for Equitable of Iowa at Seattle, entitled "How to Succeed in Life Insurance." Mr. Bell stresses how to go about selling and describes the mechanics of selling. The book is in pocket size and is priced at \$1.50 a copy.

G.E. Cover Passes \$1 Billion

Life insurance in effect for employees of General Electric Co., now totals \$1,064,380,000, more than 1½ times the earnings of G. E. employees for 1950. It now covers more than 98% of the approximately 226,000 employees and pensioners of General Electric companies.

The average policy is nearly \$5,000, about double the life insurance coverage for the average American. Insurance in force has been raised roughly 6% due to recent wage and salary increases.

THE NATIONAL UNDERWRITER

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COMPETITION. GOOD EXPERIENCE ARE FACTORS

Liberality of Underwriting in Striking Contrast to That of Only a Decade Ago

There can be no doubt but that most life companies have liberalized their underwriting practices to an extent that is rather striking as compared to five or 10 years ago. Most companies are writing higher limits, writing more double indemnity, disability and non-medical. The mortality rate may be responsible for most of this, although there are some who feel that it is just a correction to accord with the experience and that the limits were too low in the past. Again it is possible that the more liberal underwriting attitude has been influenced by competition. One example is that many companies will write applicants at higher ages, some to 70, which formerly would not consider applications from those beyond the age of 65.

One belief held quite widely is that the experience of the past decade has proven the average applicant is an honest man. In most cases, he applies for what he wants, what he should have, and what he has a right to expect he will get. There are exceptions, of course, but they are, after all, only exceptions. Most applicants are not carrying on a plot against the insurance company. They apply for what they have been sold, or what they have been convinced they need.

Not Sorry for Liberalizing

No company that has liberalized its underwriting procedures over the past several years has expressed any regret or had any cause to tighten its underwriting regulations. On the contrary, all of such companies have expressed satisfaction over the favorable experience. One home office official in commenting on this said that life companies had become timid in their ideas of what should or should not be written when the country was going through a period of financial disaster, beginning with 1920 and extending almost through 1935.

This official said that after 1936 busi-

ness and financial conditions in this country improved year by year and that this has been particularly noticeable since 1941. His belief is that there has been no real selection against a company since that year and that there will not be unless and until there comes a financial depression of the first magnitude. Money is cheap, salaries and wages are high and so there is a demand for larger limits which companies should recognize as a natural one.

Aviation Restrictions

It is becoming very much less common for companies to use the aviation clause in the writing of life insurance than it was even a few years ago. The use of this clause, relieving the company from any liability for accidental death or disability resulting from an airplane disaster, is being eliminated quite generally except as regards pilot and crew members, military aviation, and aviation training.

Those in the underwriting departments of companies that have discontinued the use of the aviation clause say that deaths and disabilities resulting from aviation accidents are no greater than those from other causes, notably the automobile. When the aviation clause was first adopted a number of years ago, all commercial aviation was thought to be much more hazardous than the records have shown it to be. The attitude of some who have commented on this is that the insistence upon the aviation clause is simply a discrimination against those who travel by airplane instead of by train or automobile. The fears so many held of deaths and disabilities from aviation accidents have proven to be contrary to the actual experience. Whether or not an applicant is a regular or frequent user of commercial airplanes has become a matter almost of indifference to an increasing number of companies.

RECORDS

Sales of National Life of Vermont for the first seven months of this year were nearly 7% ahead of the corresponding period last year, totaling more than \$70 million. The 10 leading agencies were Atlanta, Chicago, Los Angeles, Hodes, New York City, Manchester, N. H.; Virginia state, Cleveland, Detroit, Binghamton, N. Y., and Hartford.

Guarantee Mutual Life's new paid business in July showed an increase over last year for the seventh consecutive month. It was the second largest July in the history of the company. Gain for the first seven months was 6.4%. Insurance in force Aug. 1 was \$291,044,060.

Berkshire Life's new paid life insurance the first six months of 1951 was approximately 10% ahead of 1950 volume. Terminations were down 1 1/4%. Gains in insurance in force were 20% greater than a year ago, and the mortality was down 8 1/2 points.

The agency organization of Southland Life produced \$11,801,000 in new business during July as a birthday tribute to President W. C. McCord. This exceeds any previous record for the month and came within a few hundred dollars of equalling the entire new business production for 1943. Insurance in force increased to more than \$680 million.

Convention Dates

Aug. 23-24, Federation of Insurance Counsel, Sheraton hotel, Chicago.

Sept. 10-12, International Claim Assn. annual meeting, Monmouth hotel, Spring Lake, N. J.

Sept. 16-19, American Bar Assn. insurance section, Hotel Roosevelt, New York City.

Sept. 17-21, National Assn. of Life Underwriters, annual meeting, Biltmore hotel, Los Angeles.

Sept. 24-26, Life Office Management Assn., annual conference, Edgewater Beach hotel, Chicago.

Sept. 24-27, National Fraternal Congress, annual, Morrison hotel, Chicago.

Sept. 24-25, Assn. of Canadian Superintendents of Insurance, Royal Alexandra hotel, Winnipeg.

Sept. 26-28, Society of Actuaries, Royal York hotel, Toronto.

Oct. 9-12, American Life Convention, annual meeting, including annual meetings of the Legal, Financial, Agency, and Combination Companies Sections, Royal York hotel, Toronto.

Oct. 18-19, Zone 5 meeting of N.A.I.C., Skirvin hotel, Oklahoma City.

Oct. 22-24, Zone 4 meeting of N.A.I.C., St. Paul hotel, St. Paul, Minn.

Oct. 29-31, Life Insurance Advertisers Assn., Inn and Lodge, Williamsburg, Va.

Oct. 29-31, Bureau of A. & H. Underwriters, the Homestead, Hot Springs, Va.

Nov. 1-3, Mid-West Management Conference, French Lick, Ind.

Nov. 8-10, Institute of Home Office Underwriters, annual meeting, Edgewater Beach hotel, Chicago.

Nov. 12-16, L.I.A.M.A. annual meeting, Edgewater Beach hotel, Chicago.

Dec. 2-6, National Assn. of Insurance Commissioners, Hotel Commodore, New York City.

Dec. 12-13, Life Insurance Assn. of America, annual meeting, Waldorf-Astoria hotel, New York City.

Dec. 13, Institute of Life Insurance, annual meeting, Waldorf-Astoria hotel, New York City.

1952

March 17-19, Small companies spring conference of L.I.A.M.A., Edgewater Beach hotel, Chicago.

May 26-28, H. & A. Underwriters Conference annual, Cosmopolitan Hotel, Denver.

John L. Nelson, manager of the life and A. & H. departments of Rollins Burdick Hunter Co. of Chicago, has been appointed assistant vice-president of that general insurance agency.

Old Dominion Life of Richmond has increased capital stock from \$50,000 to \$125,000.



U. S. LIFE...
a Better Life to Live!

The Red Cross is engaged in a program to train 20,000,000 people in First Aid work... a front line force to abate the consequences of flood, fire, famine, hurricane and other unpredictable disasters.

The job is great. The need is urgent. *Now*, as never before, is the time to support these worthwhile activities by giving to the Red Cross! *Now* is the time to develop the natural strength that is a bulwark against disaster. There's nothing like it on earth... Nothing like the United States of America, either.

★ ★ ★

Life Insurance agents have a part in helping the American people to keep U. S. Life... A Better Life to Live!

Agents will be interested in the selling opportunities presented by United States Life's complete policy coverage. Ask about our Centennial Income Policy.



The
United States Life
INSURANCE COMPANY

IN THE CITY of NEW YORK

84 WILLIAM ST., NEW YORK 38, N. Y.

Central Standard
LIFE INSURANCE COMPANY

211 W. Wacker Drive
CHICAGO

All forms of
LIFE—INCLUDING GROUP—A & H
Expanding... Agency Opportunities

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President



Complete-

personal insurance service!

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Registered Life Protection

Republic National Life Insurance Company

Theo. P. Beasley, President

Home Office: Dallas

Life insurance in force exceeds \$335,000,000.00

LEADERSHIP...



The upsurge of interest in non-cancellable Accident and Health insurance has focused the attention of progressive underwriters on our position of leadership in a specialized field.

THE *Paul Revere Life*
INSURANCE COMPANY
WORCESTER, MASSACHUSETTS

Frank L. Harrington President
Edward R. Hodgkins, Vice-Pres. and Mgr. of Agencies

NON-CANCELLABLE ACCIDENT & HEALTH • LIFE • GROUP
Agency representation in the 48 states, the District of Columbia and Hawaii

Eastern Life Has Term Rider, Waiver on Juvenile

Eastern Life of New York is announcing additional term riders and a waiver of premium provision applicable to juvenile insurance.

A term rider which doubles or triples the death benefit of the basic policy may be applied for with the life expectancy term, ordinary life, limited payment and higher premium plans of insurance. A 20 year plan is issued at ages 20 to 45, a 15 year plan at ages 25 to 50, and a plan to age 65 is issued at ages 46 to 55. All plans are written with or without disability. The minimum basic policy on which the rider will be issued is \$2,500.

The double or triple protection rider is convertible to ordinary life or endowment plans within the first 10 years from the date of issue for ages 20 to 50 inclusive, and up to five years from the date of issue for ages above 50. The riders include cash surrender and loan values, paid-up term and extended term.

A family income rider for \$20 monthly income for each \$1,000 of insurance is written for a 20, 15 or 10 year period from the issue date of the policy to which it is attached. The \$20 monthly family income rider may be applied for with the life expectancy term, ordinary life, limited payment and higher premium plans of insurance. The 20 and 15 year plans are issued at ages 20 to 50, the 10 year plan at ages 20 to 55. All plans are written with or without disability.

A waiver of premium provision which applies to juvenile insurance is another plan which Eastern has adopted. It provides for the waiver of premium until the child reaches age 21, by either the death or total disability of the applicant prior to that time.

List Mutual Life Half-Year Leaders in Volume, "Apps"

Jacob W. Shoul of Boston led Mutual Life's producers the first six months of 1931. Sam S. Herwitz, Cincinnati, and Charles Schiff, New York (Buesing), ranked second and third respectively.

Harry R. Schultz, Chicago (Persons), was the fourth leading producer, and following him in order were Gordon Coryell, San Francisco; J. Dudley Miller, Chicago (Persons); Orlyn N. Robertson, Los Angeles (Sattlem); Alfred Pugno and Jack M. Du Brou, both of Grand Rapids, and Robert H. Goffe, Jr., New York (Buesing).

Nicholas Aboltins, New York (Myer) agency, led in number of paid applications. In second and third places were Samuel J. Levine, Chicago (Persons), and Henry Burich, Minneapolis.

Ranking fourth in paid applications was Adrian Fisch, St. Paul, followed by T. Justin Myers, Scranton; Jack M. Du Brou; Lester W. Frees, Sioux City; Leslie A. Packard, Scranton; John P. Meehan, Boston, and A. B. Waggoner, Nashville.

Provident Indemnity Shifts

G. W. Greenwood, Jr., has become district manager of Provident Indemnity Life at New Orleans. He is a war veteran and was at one time with the company at Atlanta, Georgia. He is a graduate of Georgia Tech and has been an instructor there. Mr. Greenwood succeeds C. W. McCullough, who died suddenly.

P. H. DiNicola has become district manager at West Chester, Pa. He was formerly an agent and later a superintendent in that district. He joined the company after navy service in 1948.

Daniel D. Schuster has completed 35 years as a member of the Milwaukee agency of Penn Mutual Life.

Ottie Cochran of Pittsburgh has completed 1,000 consecutive weeks—over 19 years—of app-a-week production for Reliance Life. He started with Reliance

as an employee in 1927 and entered full-time selling in 1931.

Robert W. Dickerman of the actuarial department of Franklin Life has become an associate of Society of Actuaries. He joined Franklin's actuarial department in 1949 after completing his studies at University of Michigan.

WANT ADS

Rates \$12 per inch per insertion—1 inch minimum. Limit—40 words per inch. Deadline Tuesday noon in Chicago office — 175 W. Jackson Blvd. Individuals placing ads are requested to make payment in advance.

THE NATIONAL UNDERWRITER
Life Insurance Edition

HOME OFFICE UNDERWRITER

Strong, established, growing life insurance company has attractive opening with an assured future for an experienced Home Office Life Underwriter. Excellent opportunity to give wider scope to your initiative, abilities and ambitions.

This company is situated in one of the smaller cities adjacent to a metropolitan area on the West Coast. Its employees are aware of this advertisement. Your inquiry will be held strictly confidential. If interested, write Box G-59, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

AGENCY ASSISTANT

Accident & Sickness Department Southern California Company

Position in Home Office of a fast-growing, large life insurance company as Accident & Sickness Agency Assistant. Excellent opportunity for advancement. Sales experience necessary and administrative experience preferred. Ages 25 to 38. Some traveling necessary. When writing give: Age, experience, family status, schooling, present salary and enclose a recent snapshot.

Our employees know of this advertisement. Address G-61, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Opportunity

A life insurance company domiciled in the South has an opening in its Group Department for a man experienced with Group Life and Group A & H. Home Office connection which requires ability both in the field and the Home Office desired. Group annuity experience desirable but not required. The company is a leader in its territory. In applying give age, details of experience and pertinent data. Address G-69, THE NATIONAL UNDERWRITER, 175 W. Jackson Blvd., Chicago 4, Illinois.

MANAGER LIFE INSURANCE COMPANY

An Old Line Legal Reserve Life Insurance Company in the west is seeking a qualified person to act as General Manager. Must have executive experience. Reply in strictest confidence to Box G-64, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

PASADENA OFFICE SPACE

Office space available in Class "A" building on most important corner in Pasadena. From 200 to 20,000 square feet. Parking. Write T. D. Rogers, 9014 Wilshire Blvd., Beverly Hills, California.

WANTED

Midwestern company needs a man qualified to underwrite Accident and Health and Life insurance preferably but Accident and Health primarily and to assume departmental responsibilities. An unusual opportunity for growth and responsibility. Address G-66, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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LIFE AGENCY CHANGES

McDougall Directs Cleveland Agency

Laurance W. McDougall, director of management training for Mutual Benefit Life, has been assigned to Cleveland as general agent. He succeeds Frederick N. Winkler, general agent there for Mutual Benefit since 1936, who has returned to personal production.

Mr. McDougall entered life insurance at St. Louis with Mutual Benefit Life upon graduation from Washington University in 1935. He became supervisor there for Mutual Benefit two years later and in 1941 transferred to Los Angeles as acting general agent while the general agents were in military service. He was named general agent at Columbus in 1943 and five years later went to the home office to direct management training. He has developed the program for supervisors and new general agents. There have been 11 supervisors trained under him before becoming general agents.

Mr. McDougall became a C.L.U. in 1939 and was a director of the Los Angeles chapter and president of the Columbus chapter.

Mr. Winkler has been in charge at Cleveland since 1928, first as unit manager in the state agency and since 1936 as a general agent. He became a C.L.U. in 1933. He has written more than \$1 million personally in several years. He was at one time general agent for State Mutual at Columbus and started with Mutual Benefit at Cincinnati in 1926.

Tribute was paid to Mr. Winkler's personal and agency accomplishments during 25 years of service by H. Bruce Palmer, executive vice-president, at a special banquet in Columbus. A plaque was presented to Mr. Winkler and honor was paid also to A. V. Brown, for 25 years service and to Frank L. Taylor and Jerome N. Halle, for 20 years service.

Quinlan Lincoln National General Agent at Wichita

William M. Quinlan, Jr., has been appointed general agent at Wichita for Lincoln National Life. The agency is at 602 Union National Bank building and will cover 19 counties.

Mr. Quinlan, an air force veteran, entered life insurance in 1945 with Massachusetts Mutual at Topeka. Three years later he was promoted to supervisor at Wichita. He is second vice-president of Wichita Assn. of Life Underwriters and chairman of L.U.T.C. and membership committees.

Carruth Montana Manager

Thomas A. Carruth has been promoted to Montana manager of Prudential. He will assume his new duties at Billings Sept. 1, succeeding Clark W. Smith, who has been transferred to San Diego.

A native of Helena, Ark., Mr. Carruth completed schools there. He attended Santa Monica and Long Beach (Cal.) city colleges, where he majored in commerce. Before joining Prudential in 1950, he was a supervisor for Massachusetts Mutual.

Occidental, Cal., Shifts

E. H. Shields, since 1944 home office supervisor of Occidental Life of California at Minneapolis for Minnesota and the Dakotas, has become general agent of that company at Chillicothe, Mo., where he entered the business with Prudential in 1924.

C. Jack Turner, son of Charles J. Turner, Montana state manager, has been appointed assistant manager at Great Falls. He joined his father's

office in 1946 after navy service.

Robert F. Politzer has been appointed agency supervisor at Cleveland. He has been one of the agency's top producers. He entered the business in 1947 at Glendale, Cal., with Franklin Life and joined Occidental the next year.

Resigns as Supervisor

After almost 13 years as northern Alabama supervisor of Reliance Life, Shelby J. Bragg of Huntsville has resigned that post to devote his full time to sales work as district manager. He has been in life insurance work since 1935.

Tibbetts Goes With Crow

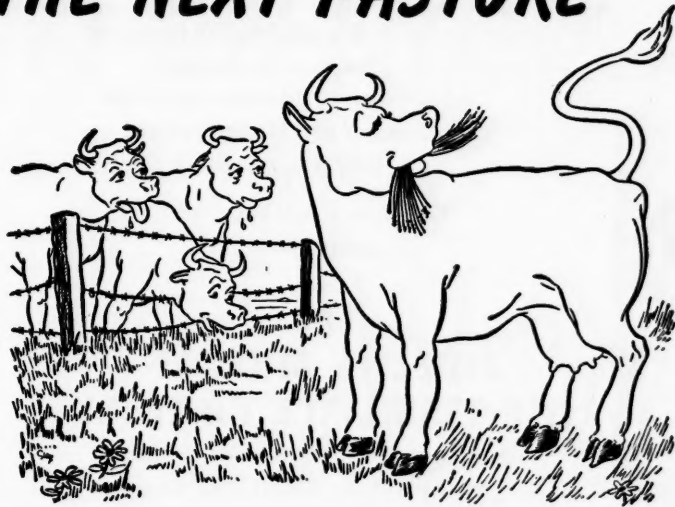
James M. Tibbetts has joined the Crow agency of Lincoln National at Chicago as agency assistant. He entered the business at Chicago with Mutual Life in 1941 and since 1942 has been with the Gruendel agency of New England Mutual there.

The Crow agency has moved up to 14th place in production among Lincoln Life agencies for the first six months.

Edgecomb to American H&L

James D. Edgecomb of Fort Worth has been appointed manager at Dallas

THIS IS THE NEXT PASTURE



Grass is always supposed to be greener in the next pasture. That's why they have fences for cows. And that, too, is why there are globe-trotters, and divorce courts, and dissatisfied life insurance salesmen.

But Franklin representatives don't bother looking over fences with that daydreaming light in their eyes. They know that the grass is greenest right where they are . . . because they are among the highest paid underwriters in the insurance industry.

So if you are suffering from wallet-anemia, and have developed a roving eye for the fields beyond the fence, take a look at a Franklin Agency contract. It assures contentment, with an ample supply of "long green."

An agent cannot long travel at a faster gait than the company he represents.



The Friendly
FRANKLIN LIFE INSURANCE COMPANY

CHAS. E. BECKER, PRESIDENT

SPRINGFIELD, ILLINOIS

DISTINGUISHED SERVICE SINCE 1884

One of the 15 Oldest Stock Legal Reserve Life Companies in America

FIDELITY

A WELL-BALANCED COMPANY



balance improves performance

From childhood's earliest moments... balance is essential to progress.

So, too, in a life insurance company, continuous achievement is aided by a favorable balance of past history, present progress, and future plans.

Fidelity is a well-balanced company.



The FIDELITY MUTUAL LIFE INSURANCE COMPANY

THE PARKWAY AT FAIRMOUNT AVENUE
PHILADELPHIA • PENNSYLVANIA

PILOT TO PROTECTION SINCE 1903

...has been designated assistant general agent in the Camps agency of John Hancock at New York City. Mr. McCaffrey has been with the Camps agency since it was started in 1938. He entered the business in 1922 at New York City with National Life of Vermont. In 1924 he became general agent for Massachusetts Accident. He joined Travelers in 1934.

Pilot Life Insurance Company
GREENSBORO • NORTH CAROLINA
O. F. Stafford, President

of American Hospital & Life. He was general agent of John Hancock at Dallas and then at Fort Worth. He is a graduate of Oklahoma A. & M. College, the Dallas school of Law and the L.I.A.M.A. school. He is past president of the Dallas and Texas Assns. of Life Underwriters.

Mershon Bankers Life Manager at Louisville

E. O. Mershon, Jr., has been appointed manager at Louisville by Bankers Life of Iowa to succeed Richard R. Hoffman, who has returned to field selling at St. Louis.

Mr. Mershon has been an agent of Home Life and in life insurance at Louisville since 1947. He has specialized in estate planning and programming. He led his agency two years and has qualified three times for the national quality award.

He received A.B. and L.L.B. degrees from University of Louisville, practiced law two years and was a Retail Credit Co. manager in Kentucky before becoming manager of the claim department of Independence Life & Accident of Louisville in 1941. He is a navy veteran.



E. O. Mershon, Jr.

Define to St. Louis as Union Central Manager

G. Henry Define has been appointed St. Louis manager of Union Central. For nine years he has been assistant manager of the New York agency.



G. Henry Define

Arthur E. Miller, general agent at St. Louis since 1938, will continue as associate manager, specializing in tax insurance, trusts and estate planning. He will also devote his attention to securing brokerage business and the supervision of certain special agents.

Mr. Define started with the company in 1922 as a clerk in the Baltimore agency, later serving as cashier supervisor and assistant manager there. He went to Lynchburg, Va., in 1937 to take charge of Union Central's agency there. Five years later he joined the C. B. Knight agency, New York, as assistant manager.

Camps Promotes McCaffrey

Frank McCaffrey has been designated assistant general agent in the Camps agency of John Hancock at New York City. Mr. McCaffrey has been with the Camps agency since it was started in 1938. He entered the business in 1922 at New York City with National Life of Vermont. In 1924 he became general agent for Massachusetts Accident. He joined Travelers in 1934.

New Office at New Orleans

Life & Casualty has opened a new district at New Orleans, to be known as New Orleans 2. J. I. Janis, formerly Louisiana state supervisor, is manager. J. W. Myers, manager at New Orleans for 13 years, still heads New Orleans No. 1 district.

Mr. Janis has been with the company since 1938. He served as agent and superintendent at Baton Rouge before becoming state supervisor. He completed the L.I.A.M.A., management course last May.

ACCIDENT

Must Answer Questions of Prospect in Right Way

W. D. Bacon, general agent of Crown Life and General Accident at San Antonio, told Austin Assn. of A. & H. Underwriters that failure on the part of the A. & H. salesman is the result of his failure to answer the questions of the prospect in the right way.

He said the prospect expects the agent to tell him why he can't do without the protection offered. When the agent is confronted with the statement, "I can't afford it," he should ask the prospect why he can't afford it. Mr. Bacon declared that if the question is answered correctly the agent is on the safe track.

If the prospect says he is "insurance poor," he suggested that the salesman ask the prospect if he may see his policies. He would then have the salesman show the prospect just what his policies will do for his family and himself.

Mr. Bacon said that when the amount of insurance is gone over, the salesman has in most instances shown the prospect the inadequacy of his insurance in the accomplishment of the things he desires for his family and himself.

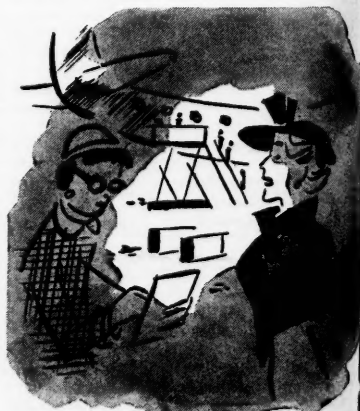
North American Life Agents Vie for Cabinet Posts

North American Life of Chicago has begun its first campaign to honor President Paul McNamara. Designated as the "president's campaign," it will emphasize A. & H. sales. Credits will be given for each \$25 A. & H. first premiums. Double credit will be given on the first \$125 of new A. & H. first premiums. The 10 leading producers in the seven week period ending Aug. 31, will rank as members of the president's cabinet. They will receive a certificate of achievement and special personal stationery.

Would Forestall Objections

C. E. McDonald, Guardian International, Dallas, addressed San Antonio Assn. of A. & H. Underwriters on meeting objections before they are voiced by the prospect. He said objections start with "but" and that the salesman can slide into oblivion on them. He declared that to prevent this the salesman must answer capably the subconscious objection of the prospect or rather his subconscious reaction. He stressed the importance of foreseeing and forestalling the expression of an objection by keeping constantly before the prospect the thought of his needs.

The association voted to hold a breakfast meeting Sept. 11, when the executive committee of the Texas association will meet at San Antonio. A. D. Anderson, Occidental Life of California,



"...and be sure to tell the girls, I'll be at the Lord Baltimore Hotel two days before our executive meeting in Baltimore."

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program chairman, gave a preview of the coming season's programs.

Plan Texas Congresses

The executive committee of Texas Assn. of A. & H. Underwriters met at Austin with O. D. Harlan of San Antonio presiding, to discuss sales congress plans. It was tentatively decided that the congresses should open the first week of December. They will be held at Houston, Austin, Dallas, Wichita Falls, and at Oklahoma City in cooperation with the Oklahoma association.

President Emerson Davis, Inter-Ocean, Dallas, announced that L. C. Woodham, Great American Reserve, Dallas, first vice-president, will supervise the sales congress arrangements. He also announced that Mr. Woodham will devote his time to the associations in north Texas and W. D. Bacon, General Accident, San Antonio, second vice-president, will supervise the associations in south Texas.

New Officers at Atlanta

New officers of Atlanta Assn. of A. & H. Underwriters are John W. Bachman, Provident Indemnity Life, president; James R. Henderson and William R. McConnell, Spratlin, Harrington & Co., vice-presidents, and Jarrett L. Davis, Provident Life & Accident, secretary-treasurer.

SALES MEETS

Capitol Life Meet Draws 125 to Coronado, Cal.

At the annual agency convention of Capitol Life of Denver at Coronado Beach, Cal., it was announced that production for the first six months was well ahead of last year. Results in the year-old accident department have been excellent and the coverage has been expanded into a complete line. There were 125 agents and their wives present at the meeting.

Participating from the home office were C. J. Daly, president; Thomas F. Daly II, vice-president and director of agencies; W. K. Fritz, secretary; E. W. Genens, assistant director of agencies, and Thomas Wyles, manager of the accident and sickness department.

It was announced that the company will use as its intermediate training plan the Diamond Life Bulletin Agent's Service published by The National Underwriter Co.

The Great Middle Group

Mr. Genens said in his talk that there is a great middle group of salesmen who will succeed with proper training and will fail without it. These men are neither misfits in the business nor are they possessed of some unusual sales talents, but are simply the average salesman, he declared.

He characterized the saying "Practice makes perfect" is incomplete, because if a man practices the wrong thing he

may become perfect in it. Through the medium of training the life insurance agent can be taught to practice the right way, he said. Whatever his mastery of life insurance knowledge and techniques, the older salesman needs further training in work habits, in attitude and in prospecting, Mr. Genens commented.

Plan First Security L. & A. Convention for Sept. 9-12

Security Life & Accident will hold its first national convention at Denver, Sept. 9-12. There will be 19 states and Hawaii represented with attendance of 150 predicted. Among the guests will be Governor Thornton and Commissioner Kavanaugh of Colorado. Also present will be the former governor of Colorado, Walter C. Johnson, now general agent for Security L. & A. at Pueblo.

General chairman of the convention will be S. A. Riesenman, secretary. W. Lee Baldwin, president, will speak and Lyman C. Baldwin, vice-president and director of agencies, will preside at the business sessions. Several new life and A. & H. policies will be announced by Louis C. Halley, educational director. President Baldwin will reward leading producers. The Texas delegation will charter a special railroad car to Denver.

AMONG COMPANY MEN

Roy Landstrom with Mutual Service

Roy W. Landstrom, who resigned recently as vice-president in charge of the northwest region for THE NATIONAL UNDERWRITER, has now become connected with the Mutual Service Insurance group of St. Paul as administrative assistant in charge of sales promotion work.

He will be closely associated with Agency Vice-president Eugene B. Rogers. This group of companies consists of Mutual Service Life, Mutual Service Fire, and Mutual Service Casualty.

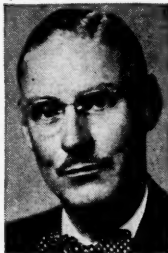
Mr. Landstrom is a graduate of University of Illinois and he had been with THE NATIONAL UNDERWRITER

nearly 30 years. He was at one time engaged in advertising makeup work for the publication, but most of his experience was in the sales end of the business and he has an extensive acquaintance among insurance people in all branches, especially in Minnesota and Wisconsin. His home has been at Minneapolis for a good many years.

Morris Named Prudential's Public Relations Director

Thomas O. Morris, Jr., west coast advertising executive, has been appointed director of public relations of Prudential. His principal responsibility will be the coordination of public relations activities in the home offices. He will report directly to Orville E. Beal, vice-president in charge of public relations.

Mr. Morris has for the past year been an account executive with the Los Angeles office of Ruthrauff & Ryan. Before that he had been vice-president of Botsford, Constantine & Gardner advertising agency in Los Angeles and had held various other sales promotion

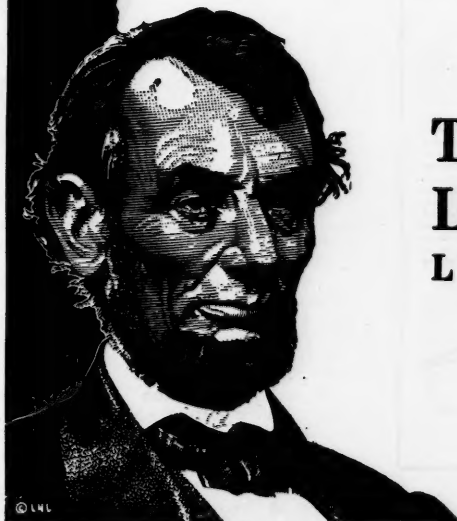


Roy W. Landstrom

Worth-While Benefits

Based on his production, the qualified Lincoln National representative is given Group life insurance. He is also entitled to hospital and surgical expense coverage for himself and family.

These worth-while benefits provide another reason for our proud claim that *LNL is geared to help its field men.*



The LINCOLN NATIONAL LIFE INSURANCE COMPANY

Fort Wayne 1, Indiana

Its Name Indicates Its Character

Freshman Agent Shows Seniors How It's Done

Bernard C. Lewis, Prudential agent at Newark, sold more than \$1 million his first year with the company. After graduation from Chatham high school in 1932, Mr. Lewis joined his three brothers in a South Orange wholesale and retail food firm. He joined Prudential when the Lewis Brothers' firm was dissolved about a year ago.

The "million-dollar" salesman has been appearing at various field conferences telling veteran agents how it's done. His formula: Hard work coupled with a sincere desire to help others to help themselves.

NEW HORIZONS

1. Liberal First Year Commissions.
2. Vested Renewals Unsurpassed.
3. Bonus on Quality Business.
4. Personalized Home Office Service.
5. Attractive Retirement Plan.

Openings in Virginia, West Virginia, North Carolina, South Carolina, Tennessee and Alabama. For information write: E. DUDLEY COLHOUN, Director of Agencies.

Shenandoah Life INSURANCE COMPANY, INC.

HEADQUARTERS: VIRGINIA • PAUL C. BUFORD, PRESIDENT

You
REALLY LIVE
at an

Affiliated National Hotel



Conveniently
located in 21
Prominent
Cities

AFFILIATED NATIONAL HOTELS	
ALABAMA	TEXAS
HOTEL ADMIRAL SEMMES.....Mobile	HOTEL STEPHEN F. AUSTIN.....Austin
HOTEL THOMAS JEFFERSON.....Birmingham	HOTEL EDSON.....Beaumont
DISTRICT OF COLUMBIA	HOTEL BROWNWOOD.....Brownwood
HOTEL WASHINGTON.....Washington	HOTEL BAKER.....Dallas
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JUNG HOTEL.....New Orleans	HOTEL GALVEZ.....Galveston
HOTEL DESOTO.....New Orleans	HOTEL JEAN LAFFITE.....Galveston
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HOTEL PAXTON.....Omaha	MIRAMAR COURT.....Galveston
NEW MEXICO	HOTEL CAVALIER.....Galveston
HOTEL CLOVIS.....Clovis	HOTEL PLAZA.....Laredo
OKLAHOMA	HOTEL LUBBOCK.....Lubbock
HOTEL ALDRIDGE.....Wewah	HOTEL FALLS.....Marlin
SOUTH CAROLINA	HOTEL CACTUS.....San Angelo
HOTEL WADE HAMPTON.....Columbia	HOTEL MENDER.....San Antonio
	ANGELES COURTS.....San Antonio



WASHINGTON
Washington, D. C.



BAKER
Dallas, Tex.

and advertising posts. He is a graduate of the University of Missouri school of journalism.

Christopher Agency Chief

Henry C. Christopher, who left the home office of American Hospital & Life of San Antonio six years ago to become manager at Dallas, has returned to the home office as vice-president and director of agencies. He will have complete charge of the 33 agencies and branch offices.

Two Asst. Agency Directors

William B. Martin and Robert S. E. Skinner have been named assistant agency directors of Jefferson National. Mr. Martin, a graduate of Toledo University and an air force veteran, has been manager at Toledo since early in 1950. Previously he had been with United Benefit.

Mr. Skinner graduated from Purdue and served four years in the army. He joined Jefferson National last November. He was formerly with Pacific Mutual at Los Angeles.

Pilot Advances Group Men

J. F. Vincent has been named assistant sales manager group division and R. J. Jones actuary group division of Pilot Life.

Mr. Vincent has served in the group division as service manager and field supervisor. Mr. Jones has been assistant actuary of the group division since 1949.

Thomas Assistant Secretary

Arthur R. Thomas has been named assistant secretary of Franklin Life and in association with Vice-president Hollis L. Bridgman will direct the activities of the home office industrial department. Mr. Thomas is a graduate of James Millikin University and before joining Franklin in 1947 was with the Illinois state retail sales tax department.

Ringo Bluegrass Director

David L. Ringo, president of the Cincinnati, Newport & Covington Railway, has been elected director of the newly formed Bluegrass Life of Covington, Ky.

Named to the executive committee were Frederick W. Winkler, president; John H. Busker and J. Wayne Rusk, Jr., Covington; Justice McCarthy, Lexington, and Dr. J. M. Frehling, Louisville.

Sellers Elected Director

Richard M. Sellers, vice-president and actuary of Commonwealth Life, has been elected a director to succeed James B. Hill, who resigned from the board because of ill health.

Mr. Sellers graduated from Southern Methodist University in 1934 and received his M.A. in actuarial science from University of Michigan in 1936. He joined Commonwealth that year as an actuarial assistant made actuary in 1942 and vice-president and actuary in 1949.

American Income of Indianapolis has named Herbert W. Glass director of life agencies. Mr. Glass has been for several years Ft. Wayne general agent for United Home Life.

Russell A. Walton has joined the home office brokerage department of Occidental Life of California to work with brokerage managers in the eastern territory. He was formerly with Union Mutual Life, served as general agent at Providence and president of the Life Underwriters Assn. there.

ASSOCIATIONS

Dallas Underwriters Pass 500 Mark

For the first time, membership of Dallas Assn. of Life Underwriters has passed the 500 mark. Herbert M. Holcomb, newly elected president, has announced that there are now 502 members, representing practically every life company and agency in Dallas. The Dallas association is now 13th in size in the nation.

Minn. Life Leaders to Meet

Life Insurance Leaders of Minnesota will hold their fall sales meeting at St. Paul Sept. 28. Leslie E. Westing, Northwestern Mutual, St. Paul, is president.

Los Angeles—Sponsorship of the L.U.T.C. course this year has been remarkably successful. Nearly 100% of those taking the examinations in the four classes comprising the two parts passed the tests.

Oklahoma City—The first fall meeting is scheduled for Sept. 27, when the speaker will be Charles H. Schaaff, vice-president of Massachusetts Mutual.

Jackson, Mich.—Commissioner Navarre, who practiced law here until his appointment July 1, and Herbert B. Thompson, director of the life and fraternal division of the Michigan department, spoke at the annual picnic. Both men praised the spirit and achievements of the Jackson association.

August Roty, immediate past president, was presented with a plaque for his work.

Kankakee, Ill.—Insurance Director Day of Illinois is addressing a luncheon Sept. 5.

San Antonio—A panel discussion of the value of the L.U.T.C. was staged with Ormand L. Butler, Connecticut Mutual, as moderator. Participants were C. E. Wood, Franklin Life; Ben Alexander, John Hancock; W. C. Abbey and John Parrott, Connecticut General; Warren Hewitt, Northwestern National; Gene Crow, Republic National; W. D. Bacon, Crown Life, and W. R. Lyman, Equitable Society, association president.

Battle Creek, Mich.—The season's regular meetings will start Sept. 14. A ladies' night and a special breakfast session will be included in the year's schedule.

Sharon, Pa.—Winston Emerick, New England Mutual, Johnstown, N.A.L.U. trustee, characterized life insurance as perhaps the last fortress of private enterprise remaining in a once-free economy. He said that N.A.L.U. is the one organization which the agents have to preserve and protect the business from government encroachment. He said there is no doubt that life insurance forms the greatest portion of the estates of those legislators who have it in their power to regiment it.

Hudson Coast Group Chief

Continental Assurance has promoted Sanford T. Hudson, Jr., to regional manager of the Pacific Coast group department.

Following his graduation from University of Southern California in 1938, Mr. Hudson went with New York Life. After army service he joined Massachusetts Mutual Life and was group manager there until he joined Continental in 1949.

M. & M. Hires St. Paul Life Man

William C. Raitt has been named manager of the life department in the St. Paul office of Marsh & McLennan. Mr. Raitt has been with Aetna Life in St. Paul. He is a law graduate of University of Minnesota and served in the army.

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AGENTS —
EARN \$25,000 YEARLY
"MILLIONAIRES SALES KIT"
HOW I DID IT AND
HOW YOU CAN DO IT
H. O. Claywell
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Sec. 213 Misgivings Termed Groundless

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explored it to determine the best interests of the public and the business as a whole. Of course, Governor Dewey will be interested in the law. It is apparent, however, that the Condon committee, the legislature and the governor should feel deeply indebted to the New York insurance department in the constructive approach they have taken in deciding the merits of the case.

4. The bill sets forth agents' compensation separate from the various other items. Once this is done they become the goal and there is less likelihood of a level of practice below the ceiling.

It is true that the new law does set out in much clearer language the maximum compensation which may be paid to agents. However, this is only right and proper. Why would anyone like to work on a job where through the operation of a complicated law and other elements which distort the issue he could not determine what his maximum compensation would be? Why should life insurance agents work under such conditions?

More Than Commission Rate

Whether the new maximum will be paid or not involves the whole theory of agents' compensation. An agent's compensation is not his commission rate. Rather, the money he takes home—after paying his business expenses—what hours he worked, favorable company prestige, and other factors that make it easier to sell business, are as much a part of an agent's compensation as the actual commission.

5. The bill might increase insurance costs by as much as 23%.

This shows the danger of using figures loosely. Do the views expressed in the article mean that the premiums would be increased 23%? The true estimate of the cost of the new bill might run in the neighborhood of 12% of the first year premium on the company basis and 17% of the first-year premium if the agents' views prevail. This 12% or 17% is a percentage of the first-year premiums only. If an ordinary life premium is \$25 per \$1,000 a total over-all cost would be \$3 or \$4.25 per \$1,000. When this is spread over the entire premium-paying period the increase in the premium is negligible. Four dollars and twenty-five cents divided by 11 equals 38 cents per \$1,000.

Increase in 20 Years

How does this compare with other increases in the cost of insurance? The Dec. 22, 1950, issue of the Weekly News Review Digest made the following comparison in the changes in average yearly cost of insurance in 1949 over the average yearly cost based on the 1929 experience: For an ordinary life plan issued at age 30 the increase due to lower interest rates was stated to be \$2.05 per \$1,000, the increase due to higher expenses was 77 cents per \$1,000 and the decrease due to lower mortality was \$1.47 per \$1,000. The net increase was \$1.35 per \$1,000. This year has seen a strengthening in interest rates. Expenses—assuming no all-out war occurs—are leveling. As a company grows it can spread its expenses over more business. It is entirely possible that better interest and more economical operations can wipe out much more than the 38 cents increase in cost due to the proposed change in section 213. Certainly, agents, and for that matter companies, are not trying to feather their nests at the expense of the public. What other industry can show such a conservative approach to meet the known higher costs of the day?

6. If first year commissions are boosted 5% one of the dangers of the bill is a decreased pressure for rebating.

In the first place, the maximum first-year compensation is not increased. It remains at 55%. Even if it were raised, however, the thesis that higher first-year commission encourages rebating

does not hold. Outside of New York, many companies pay 60% or 65% first-year commissions. It is doubtful that there is more rebating among those companies than takes place right in New York state—assuming there is any rebating in New York.

7. There is the question of whether the increase in cost would be accepted by the public.

This was answered in part in point 5 above. Does an increase of approximately 1 1/4% of the premium seem exorbitant? What other intangible faced with modern problems has been able to operate on such an increase? As indicated, even this 1 1/4% increase may be absorbed by other savings. Rather than complaining about costs, it would seem that the individual who buys life insurance should be complimenting the business on its efficiency of operation.

The proposed bill is sound and constructive legislation. It recognizes that section 213 has had growing pains and must be renovated. It provides much-needed relief and a more realistic ap-

proach to agents' compensation and company costs. It certainly does not disregard the public's interest. It should become law at the next session of the legislature.

380 Complete C.L.U. Examinations

(CONTINUED FROM PAGE 1)

National; Kean, Paul J., Equitable Society; Taylor, James M., Equitable Society; St. Louis: Fette, Franklin R., New England Mutual; Flanagan, T. Edward, Sun Life of Canada; Rahmberg, Charles A., Prudential; Sale, Fred R., General American Life.

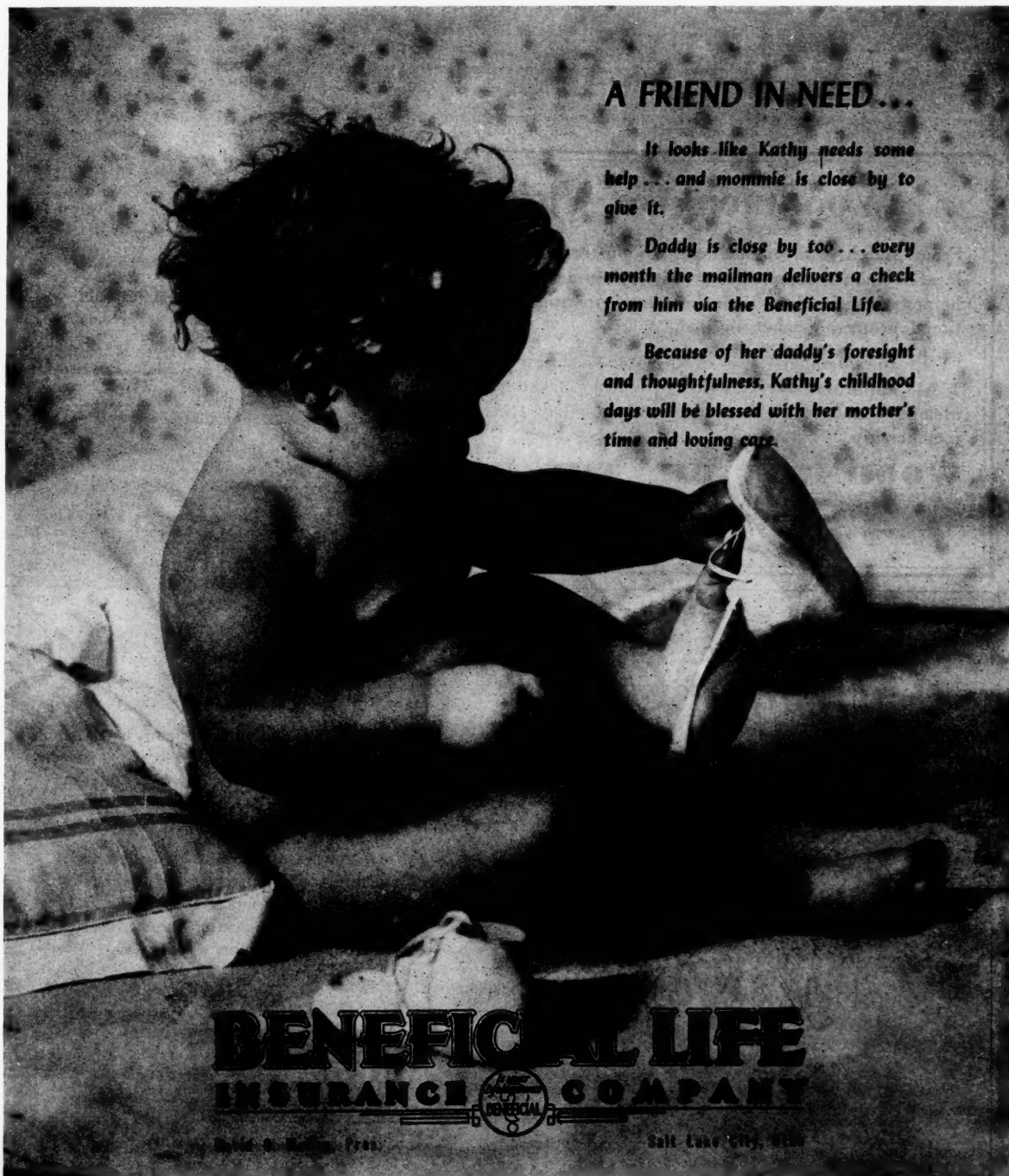
Montana—Helena: Thompson, Luther G., Western Life.

Nebraska—Lincoln: Edmisten, Richard W., Guarantee Mutual. Omaha: Brubaker, Dean B., Northwestern Mutual; Conklin, Marietta M. (Miss), Massachusetts Mutual.

New Jersey—Atlantic City: Taschner, Edwin C., Prudential. Irvington: Iglay, Clifford R., Prudential. Jersey City: Cohen, Milton, Philadelphia Life. Lambertville: Everett, Edward P., Jr., Prudential. Newark: Fitzgerald, James N., Connecticut Mutual; Johnson, Frederick T., Prudential; Long, George B., Prudential; Walsh, Marshall W., Prudential. Orange: Hanley, Joseph W., Equitable Society. Paterson: Nivison, Roland A.,

Metropolitan Life. Trenton: Knopp, Eugene H., Prudential.

New York—Albany: Billings, Arthur L., Jr., Penn Mutual; Parker, John Dohson, Jr., Travelers. Brooklyn: Glass, Irving, John Hancock; Haiblum, Harry, Guardian Life; Mugno, Frank M., Travelers; Serota, Norman, Prudential; Traub, Morris H., Travelers. Buffalo: Blatner, Joseph F., Metropolitan Life; Clavin, Abraham M., Manhattan Life; Desmon, Joseph N., John Hancock; Gulino, Frank L., Phoenix Mutual; Saia, Vincent A., Colonial Life; Tabor, John L., Travelers; Zubler, Francis G., Prudential. Hempstead: Good, Gerald D., Equitable Society. Huntington: Richmond, Warren H., Jr., Prudential. Kenmore: Felmet, Albert, Lutheran Mutual. Lockport: Stakel, Gilbert F., New York Life. New York City: Agnew, William H., Mutual Benefit; Andron, Daniel, Equitable Society; BeBauchea, Raymond W., Prudential; Bernstein, Maxwell H., Connecticut Mutual; Brancati, Edward, Phoenix Mutual; Carlsen, Margaret F. (Mrs.), Equitable Society; Clark, Charles O., Jr., New York Life; Cousins, Richard H., Mutual Life of New York; Crohn, Frank T., Equitable Society; Curtin, Edward J., Prudential; Define, G. Henry, Union Central Life; Demeter, Peter J., Metropolitan Life; Eisner, Jerome A., Equitable Society; Ely, Alfred, Jr., Union Central Life; Fenley, Allan E., Metropolitan Life; Fischer, Warren K., Equitable Society; Fried, George D., Massachusetts Mutual; Hanlon, Charles D., Metropolitan Life; Hansen, Harold G., Equitable Society; Hennessy, William J., Metropolitan Life; Kelly, William T., Towers, Perrin, Forster & Crosby, Inc.; Keith, Robert W.,



A FRIEND IN NEED...

It looks like Kathy needs some help... and mommie is close by to glue it.

Daddy is close by too... every month the mailman delivers a check from him via the Beneficial Life.

Because of her daddy's foresight and thoughtfulness, Kathy's childhood days will be blessed with her mother's time and loving care.

BENEFICIAL LIFE
INSURANCE COMPANY

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Salt Lake City, Utah

Equitable Society; Kreter, Warren G., Northwestern Mutual; Lattanzi, Julius R., Prudential; Leonard, Warren G., New York Life; Liebsch, Edwin L., Mutual Life of New York; Martini, Albert D., New York Life; Maynard, A. Rogers, Metropolitan Life; Muller, Robert F., Metropolitan Life; Natelli, Catherine M., Metropolitan Life; Neff, Richard C., Equitable Society; Poole, William F., III, Mutual Life; Reznik, Elliott, Equitable Society; Rifkin, Milton, Berkshire Life; Roche, Thomas A., Metropolitan Life; Schmitz, Albert J., Equitable Society; Shears, Ernest R., Metropolitan Life; Spencer, John L., Equitable Society; Steinberg, Bert W., Mutual Benefit Life; Sullivan, Milton E., Travelers; Thatcher, John S., Equitable Society; Unterman, Israel, Home Life of New York; Walker, Frederick B., Massachusetts Mutual; Niagara Falls, McKenna, Maurice P., John Hancock; Zensal, Joseph R., Prudential; Rochester, Holmes, Kenneth H., Equitable Society; Perrotta, Alfred V., Metropolitan Life; Scariotti, Kenneth A., Prudential; Rockville Centre, Frosland, Howard S., Prudential; Wantagh, McCartney, William A., Equitable Society.

North Carolina—Chapel Hill: Aldridge, William H., Jr., University of North Carolina; Charlotte: Gibbs, Charles L., New York Life; Sechrest, Darrell L., New York Life; Durham: Peacock, Carver J., Prudential; Peacock, Lucian A., Prudential; Greensboro: Burton, Robert H., Massachusetts Mutual.

North Dakota—Grand Forks: Weaver, Walter C., Northwestern National.

Ohio—Akron: Moats, O. Embury, Mutual Life, Cincinnati: Gaines, Price, Jr., Northwestern Mutual; Hageman, Richard C., Equitable Society; Mack, Millard H., University of Pennsylvania; Mathauer, George E., Monarch Life; Moser, Louis R., Western & Southern Life; Cleveland: Clark, Robert K., New England Mutual; Stewart, Jack A., Phoenix Mutual; Columbus: Shepard, Arthur E., Columbus Mutual; Dayton: Blandford, William O., Mutual Benefit; Loudonville: Kick, Donald D., New York Life; Mansfield: Reilly, Howard N., Aetna Life; Toledo: Baer, Benjamin K., Reliance Life; Youngs-

town: Froom, Robert E., New England Mutual; Less, Leo H., Equitable Society. **Oklahoma**—Ardmore: Hicks, Fred E., Phoenix Mutual; Oklahoma City: Brown, George B., New York Life; Tulsa: Janson, Frank K., Equitable Society.

Oregon—Astoria: Hanson, Robert J., New York Life; Portland: Conaway, H. Dean, New England Mutual.

Pennsylvania—Bethlehem: Lloyd, Thomas V., Jr., John Hancock; Bradford: Fester, Harry L., Metropolitan; Harrisburg: Hulse, George F., Continental American; Murdoch, Donald M., Philadelphia Life; Tindall, James M., Jr., State Farm Life; Jeannette: Ensley, Carl L., Prudential; New Kensington: Kirschbaum, Carl N., Metropolitan; Olyphant: Kelleher, Vincent P., Prudential; Philadelphia: Baldino, Louis, Metropolitan; Clawes, Louis J., Prudential; Conner, James P., Jr., John Hancock; Davis, Alfred C., John Hancock; Pinkbner, A. C. F., Jr., Northwestern Mutual; Hayes, James B., Prudential; Loble, A. Edward, Jr., Connecticut General; Phillips, A. Gordon, Prudential; Sigel, Louis P., Jr., University of Pennsylvania; Stokes, John B., Jr., Penn Mutual; Thompson, Edwin L., Penn Mutual; Pittsburgh: Corbett, Harry M., Jr., State Mutual Life; DeSantis, Oswald T., John Hancock; Eckenrode, James E., Jr., Penn Mutual; Metzner, John E., New York Life; Rickel, Frank E., Reliance; Zang, Thomas A., New York Life; Pottstown: Smith, A. Eugene, Prudential; Reading: Chase, Edward L., Home Life; Heck, Wilbur R., Metropolitan; Miller, Donald L., John Hancock; Nice, Franklin M., Provident Mutual; Richter, Joseph J. H., Jr., Connecticut Mutual; Weaver, Robert F., Provident Mutual; Rochester: Strobel, Francis N., Knights Life; Wilkes-Barre: Comardo, Dominic P., Prudential; York: Neth, Philip O., Metropolitan.

Rhode Island—Providence: Joslin, William H., Jr., Connecticut Mutual; Perry, Richard A., Connecticut General.

Tennessee—Knoxville: Deal, James P., Jefferson Standard; Hutchison, Douglas J., Equitable Society; Patton, Dale E., Prudential; Memphis: Burke, Thomas B., Equitable Society; Phillips, John, III, New England Mutual.

Texas—Ablene: Bell, Horace F., American General; Haley, O. E., Texas Life; Tiffany, Robert J., Equitable Society; Amarillo: Curry, Billy E., American General; Martin, Joe Jack, Southwestern Life; Corpus Christi: Fry, Harvey J., Jr., Minnesota Mutual; Dallas: Gaines, Charles E., Great National Life; Shackelford, Sam G., John Hancock; El Paso: Bruce, Allen E., New England Mutual; Brown, Robert L., New England Mutual; Halladay, Herbert L., West Texas Life; Leininger, Earl L., Prudential; Williams, John D., Travelers; Fort Worth: Carrell, Rayburn H., Cal-Western States; Michalk, Gilbert H., Manhattan Life; Walk, Ora W., Southwestern Life; Willoughby, Lucian B., Prudential; Houston: Handke, A. Frederic, New York Life; Henry, William G., Northwestern National; Putnam, Frank M., Manhattan Life; Russell, Richard R., Southwestern Life; McAllen: Davis, Charles W., Southwestern Life; Odessa: Moore, James C., Southwestern Life; San Antonio: Heland, G. Archie, Connecticut Mutual; Travis, Ira A., Life of Virginia.

Utah—Layton: Westenskow, Clifford, Beneficial Life; Ogden: Buckner, E. Lamar, Travelers; James, Melvin D., Prudential; Salt Lake City: Peterson, Dennis V., Equitable Society.

Vermont—Burlington: Cummings, M. Baxter, Jr., Penn Mutual; Darling, Raymond F., Penn Mutual; DuBois, Leonard S., Metropolitan; Zais, Bernard H., Connecticut Mutual.

Virginia—Norfolk: Abernathy, E. Morris, Northwestern Mutual; Richmond: Capps, Edward B., Life of Georgia; Dudley, James S., Jr., Home Life; Newton, James K. M., New England Mutual.

Washington—Seattle: Dodge, James B., Jr., Occidental of Cal.; Eskelin, J. Leonard, Occidental of Cal.; Gates, G. Walter, Sunset Life; Hill, Donald J., Walter, Sunset Life; Hill, Donald J., Beneficial Life; Mitchell, Douglas L., Penn Mutual; Scarvie, W. Kenneth, New York Life; Smith, Harry E., Jr., Travelers; Spokane: Biersdorf, Edgar A., Mutual Life; Greene, Robert T., New York Life; Marshall, Julian Stephens, Aetna Life; Meyersberg, Charles H., Equitable Society; Poole, Edwin A., Prudential.

West Virginia—Huntington: Jones, Matlocks D., Home Life.

Wisconsin—Burlington: Carlsruh, Henry L., Northwestern Mutual; Eau Claire: Minton, H. Lee, Jr., Travelers; LaCrosse: Krause, Harold E., Metropolitan Life; Madison: Neu, Robert J., National Guardian; Slightam, Richard C., Metropolitan; Milwaukee: Comey, Frank A., National Life of Vt.; Parks, Hyman B., Prudential.

Revives Williamsport Office

Guardian Life has reestablished an office at Williamsport, Pa., with Paul L. Heller as manager. Guardian's original agency at Williamsport was established in 1911 and operated independently until 1935, when it was merged with the Philadelphia agency.

Mr. Heller joined Guardian as an agent in 1948, and has consistently qualified for its production clubs. He was appointed agency supervisor at Williamsport in 1950.

He was honored at a luncheon there when Agency Director Edwin Phelps represented the company and James A. Tyson, who retires this month as

Guardian's manager at Philadelphia, was toastmaster.

Bargas Named at Memphis

L. A. Bargas has been named general agent of Pacific Mutual at Memphis. He has been a leading producer of the C. L. Durrett agency at Little Rock for four years.

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Woodmen Go Visiting

From March 1 through June, Woodmen field men assisted by local Woodmen camp officers visited thousands of members. They helped them analyze their insurance programs and select additional protection when needed.

"Visit the Members" was a big success. In the four months, 15,645 applications were written for \$28,458,000 of protection for members and the relatives and friends they recommended for membership.

WOODMEN OF THE WORLD

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Omaha, Nebraska

Selling is Easier... **WHEN YOU HAVE MORE TO OFFER!**

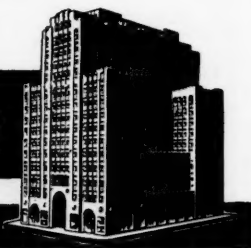
Discover, for yourself, the many extra benefits offered in all forms of The Maccabees insurance programs. All types of life protection, including juvenile, are available as well as liberal hospital-medical and surgical plans.

Compare these programs and their many plus features with any other on the market. You will find great financial and personal satisfaction in representing one of America's foremost Fraternal Benefit Societies.

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Liberal expense formula, includes starting allowance to cover office expense and to finance agency.

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Vested Overwriting Renewals
Easy-to-attain qualifications entitle you to your renewals whether you live, die or quit.

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Result-proved direct mail for prospecting, plus easy-to-sell packaged plans. Make even new agents immediate producers!

**Get These EXTRA ADVANTAGES
In Our PROSPERITY CONTRACT**

BOOST YOUR INCOME — BUILD A REAL FUTURE with this Liberal Agent-Planned Contract

The Midland Mutual went right to its successful general agency men—straight to the firing line—for full cooperation in writing and planning this popular Prosperity Contract. The result is a contract that offers you what it takes to make an agency truly prosperous. It gets right down to brass tacks on the things men in the field really need. It gives the whole agency a big helping hand right from the start.

Other Benefits Help You Get and Hold Good Agents

- Liberal first-year commissions
- Monthly expense allowance
- Extra 1st and 2nd year renewals
- Continuous service fee after vested renewals expire
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- Success-proven training plans

TERRITORIES OPEN

Agency opportunities are open in these states—

Ohio	North Carolina	Michigan
Pennsylvania	Tennessee	Illinois
New Jersey	Kentucky	Iowa
West Virginia	Indiana	California

Write **RUSSELL S. MOORE**, Manager of Agencies, for agency details

The MIDLAND MUTUAL Life Insurance Company

250 E. BROAD STREET, COLUMBUS 16, OHIO

What you can do about **ALLERGIES**

MILLIONS OF PEOPLE in our country are affected by some form of allergy. It is estimated that about four million people suffer each year from hay fever alone.

An allergy is a disorder or a *sensitivity* which some persons develop to normally harmless things like pollens, foods and dust. Many other factors may also be involved, such as chemicals, bacteria, etc.

The discomforts that occur when these trouble-makers come in contact with sensitive tissues are believed to be caused by a chemical called histamine.

This chemical is apparently released by the body's cells in such large amounts that the tissues themselves are affected and their normal functions upset. This results in sneezing, skin rashes, digestive upsets, and a variety of other discomforts.

Today, treatment for all types of allergy is becoming increasingly effective. There are diagnostic tests which help doctors identify even quite obscure causes. In addition, there are also new drugs which aid in controlling many allergic symptoms.



1. If you have an allergy, ask your doctor about the *antihistamines*. When administered under a physician's advice—as they must be, since they are toxic to some degree—they often give rapid, though *temporary*, relief.

The antihistamines are especially beneficial in those allergies which are caused by substances that are inhaled. For best results, however, these drugs should be used along with other measures designed to give more lasting relief.



2. If you have hay fever, the doctor may recommend that desensitizing treatments be given early in the year, long in advance of "the hay fever season."

This helps build up protection and enables many patients to go through the season with little or no discomfort. Prompt and proper treatment is desirable, as studies show that persons with untreated hay fever often develop asthma.



3. If you suspect a food allergy, consult your doctor about diagnostic tests which reveal foods that should be avoided.

Authorities caution against self-prescribed diets to relieve food allergies, because essential foods may be unnecessarily omitted.

It is especially important to follow this safeguard in infants and children who have digestive upsets or skin rashes thought to result from eating certain foods.

Emotional difficulties have been found to play a part in allergy disorders. Consequently, doctors may study the patient's background in an attempt to find and clear up emotional situations that may lead to more frequent or more severe attacks.

Today, through prompt and proper treatment—and complete cooperation between the doctor and the patient—most allergy victims can be greatly helped.

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**Metropolitan Life
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This advertisement is one of a continuing series sponsored by Metropolitan in the interest of our national health and welfare. It is appearing in two colors in magazines with a total circulation in excess of 32,000,000 including Collier's, Time, Newsweek, Saturday Evening Post, Ladies' Home Journal, Good Housekeeping, Cosmopolitan, McCall's, American Magazine, Woman's Home Companion, National Geographic.